



How to
SAVE MONEY
on Your
Prescription Drugs

Dr. West Conner



*Insider Secrets from One of
America's Top Pharmacists*

HOW TO SAVE MONEY ON YOUR PRESCRIPTION DRUGS

BY
Dr. WEST CONNER
The Medicine Coach™

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This book is dedicated to my beautiful wife Susan who puts up with me and my crazy thinking.

I can't forget my two wonderful boys, Dylan and Steven, who remind me every day that working for a living is not the most important thing in life.



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A Word From West...

Are you tired of paying these ridiculous prices month after month at the pharmacy?

Do you feel like you are being ripped off by someone but there is nothing you can do about it?

You are not alone in these feelings. As a pharmacist, I hear complaint after complaint about the rising price of prescription drugs. What is worse is people are sacrificing their health because they cannot afford the medication. I'm here to tell you there is an answer. The techniques outlined here WILL save you money. In this book, there are over TWENTY FIVE money saving ideas including:

- 1. HOW TO SAVE MORE MONEY WITHOUT USING YOUR INSURANCE**
- 2. DIFFERENT TECHNIQUES TO SAVE 75% ON THE SAME DRUG**
- 3. WHY YOUR DOCTOR DOES NOT PRESCRIBE THE CHEAPEST DRUG**
- 4. HOW TO EASILY GET PRESCRIPTIONS ABSOLUTELY FREE**
- 5. HOW TO REDUCE YOUR TRIPS TO THE PHARMACY**
- 6. WHAT ARE THE BEST OVER THE COUNTER REMEDIES**

As you work through the process, get enthusiastic, there is hope. By combining some of the ideas listed, you can greatly reduce your monthly cost. Be creative; write in the margins as you think of ideas. This is for you. All the effort is in the beginning. Once you

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streamline your medications, you can simply coast on “autopilot,” saving money month after month. Please keep me informed of your progress. Simply go to the website at www.MedicineCoach.com and look around. The website is full of free information as well as a free newsletter, free audio downloads, and free reports.

Good Luck in Saving,

A handwritten signature in purple ink that reads "West".

West Conner PharmD

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1. Why I am here...

I was born in Fort Lauderdale, Florida to working class parents. My family never had money, but we were never poor. Nothing in our house was ever the newest or latest. Mom and dad drove older cars. We lived in a very modest house. Most Sundays after church, mom would bring us to Goodwill or another thrift store. We would usually come out of there with a 50¢ shirt or a 75¢ pair of pants. I honestly cannot remember anything we had that was the envy of “the Jones”

In my entire life, my mother has owned three cars, yes three. I don't remember the first because I was too young and it was totaled in an accident. The second was a 1973 Toyota Corolla. It was blue, then white, then rather multicolored with rust stains and primer grey. That car, which was purchased used, was the only car I knew for almost twenty years. Mom put well over 200,000 miles on it and it still ran. Wouldn't you know someone stole it out of our driveway? The insurance paid her \$300 as a settlement. Her current car is one of the early model Toyota MR-2s. She has had it for over ten years now.

It seemed as though any time we did get anything nice, something would happen to it. One Christmas, my parents bought a go-cart for my brother and me. It wasn't long before someone stole it. Another Christmas I got a new bike. It was bright yellow, with a long black seat and chrome shock absorbers. Hey, shock absorbers were high technology on bicycles back then. Well, soon afterwards I was jumping ramps and broke the frame. Just by watching my parents I learned how to stretch a dollar. My father's wardrobe consisted of basic shorts with a white t-shirt, cheap. Coincidentally, this is now my current wardrobe. I remember bringing the ketchup packets home from fast food restaurants to use instead of buying a bottle

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of ketchup at the store. I'm embarrassed to say but I still do this every now and then even though I can now afford ketchup.

We had one window unit air conditioner at our house in Florida. It was in my parent's bedroom. On especially hot nights, my brother and I would sleep on the floor in their room to escape the heat.

My favorite dollar stretching memory of mine is something I came up with to play more video games. I used to go to the arcade like many adolescents did. The tokens to play the games were 25¢ each and were just a little larger than a nickel. One afternoon I went into the shed behind our house with a nickel and a hammer. I found out that if you put the nickel on an anvil and hit it with a hammer several times, you can smash it to the same size as the tokens. Perhaps this was the beginning of my entrepreneurial spirit. Being young at the time, I didn't realize this is illegal. But I could now play five games for the price of one! My next trick was to drill a small hole in the token. I tied fishing line to the token and figured I could just pull the coin back out of the game. I learned if you just let it drop, you will lose your token. You had to slowly lower it until the game just registered the coin, and then slowly pull it out. Not just that, but if you lowered it, clicked the game, raised it just a little, then lowered it again, clicked the game again, raised it up again, you can continue to get free games over and over.

I decided to market and sell my little token design to the other kids in the arcade. I would click a game ten times getting ten games, and then charge the kids a dollar. They saved money, I made money, and everyone but the arcade was happy. It only took a couple of times before I was raking in the money. All the kids new me and what I could do for them. This was my first realization of what the famous speaker, Zig Ziglar says, "You can

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have anything you want in life, as long as you help enough other people get what they want.”

I realize now that this was actually stealing and may have gotten me in trouble had I been caught. Looking back, it was quite clever, although dishonest. Growing up this way really taught me a money value system. When you don't have money, it's valuable. Money is hard to come by and easy to see go. If you blow your money on wants, you won't have any for needs. Good things come to those who wait. All these little life lessons were engrained inside me.

In my early twenties, my life was headed nowhere. I was working in a seafood market but knew I couldn't adequately raise a family on that small hourly wage. At my local community college I took a career planning exam that asked you all kinds of questions to find out which career best suits you. When it was all said and done, the test resulted in two choices: pharmacy or meteorology. Since clouds and wind don't interest me all that much, pharmacy was my choice.

Through high school I was never a good student. I carried those usually less-than-average grades into junior college. I knew getting into a competitive program like pharmacy was going to take hard work and dedication. Through research, I discovered the average student entering pharmacy school had a grade point average of 3.7 out of a possible 4.0. Needless to say, my 2.4 wasn't going to get me anywhere. It took me an extra three years of hard work to get my average up to 3.3, still not high enough to be considered.

Then there was the PCAT; the Pharmacy College Amplitude Test. This test was given to prospective pharmacy college students and the grading system was based on how other students

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scored. In other words, your score was based on the percentage of test takers who scored less than you. For example, if you scored an 80%, then you scored better than 80% of the other students taking the exam. This test was something you could not study for. It was more like an IQ test with problem solving questions centered on the health care field.

When I got my score back, a 96%, I couldn't believe it. Only 4% of all the prospective students scored better than I did. I was granted an interview and accepted into graduate pharmacy school.

Once again, I was struggling just to pass the classes. Everything I tried; different studying techniques, different study groups, and actually recording lectures and then hand writing the transcripts, nothing seemed to work. I knew the material, could practically recite chapters in the textbooks word for word, memorizing sample problems with ease, but when the tests came, nothing. Everything I learned and studied just seemed to leave my mind when testing time arrived. I persevered though, and four years later I graduated in the 10% of the class that made the top 90% possible, but I passed.

Looking back, I honestly feel I know more about the functions of the body, how medication works inside us, the subtle differences in different drugs, and many other aspects of pharmacology than most of that top 90%. There is a definite long term retention factor and a short term get-a-good-grade-on-the-test factor. I have a very poor short term get-a-good-grade-on-the-test factor. I do, however, have an incredible long term memory. Most of the experiences I've had in my life, I remember like they just happened. I guess that is just the way I'm wired.

I've never really been the type of person who "goes with the

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flow.” I like to find different ways of doing things. For instance, there are three different ways to get to my home from the main road. I’m the type of person who has to time all three with a stopwatch to find the fastest route. By the way, making the first left is fifteen seconds faster than the second or third left.

If I’m told that something has to be done a certain way, if I don’t think it is the best way, I’ll do it differently. I imagine many people would refer to me as an “outside-the-box” thinker.

While I make a good living now with my wife and two children, I see people struggling every day to pay for their medication. On a daily basis, patients come in to the pharmacy with a discount card hoping to save a few dollars. When they hand in a new prescription and get the price, the reaction is usually something like, “Is it made out of gold?”

I began noticing some of my customers were waiting longer than usual to get their medication refilled. The time between refills kept getting longer and longer. Some customers explained that they had to wait to refill their medication until they could afford them. They didn’t have the money for their prescription. I started to realize the old adage that people were having to choose between food and medication.

The complaints about price were getting more and more frequent. Then one day I witnessed a woman come into the pharmacy with a prescription for her child. The little girl was obviously not feeling well. She was breathing through her mouth instead of her nose. Her big blue eyes were watery and her nose was red from her mother wiping it. When her mother handed me the prescription, I immediately knew it was expensive.

“Do you have any prescription insurance?” I asked. “No, I’ll

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have to pay for it,” the mother replied. I checked the computer, “Seventy-eight dollars” I told her. It looked like someone punched her in the stomach. “Didn’t the doctor tell you this was expensive?” I asked. “I, I don’t know,” she said with tears welling up in her eyes. “It’s been such a long day and I just, I don’t know what to do.”

Even though it was after her doctor’s office hours, I asked if I could call her daughter’s doctor and see if there is something a little cheaper for her. “Please,” was all she said. I had to have the doctor paged and about twenty minutes later the doctor called. After explaining the situation, her doctor prescribed a common antibiotic that came to twelve dollars.

That woman made a special trip back about two weeks later just to thank me. She let me know how appreciative she was that I helped her and saved her so much money, money that she didn’t have.

It was that day something clicked. This is ridiculous. There has got to be something that can be done about these prices.

Don’t the doctors know these prices?

Why are these medications costing so much?

Why can’t we do something about it?

Why don’t they prescribe something cheaper?

Why do people go to five different pharmacies to get the best price for five different medications?

Why?

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If you think the government and Medicare are going to save us, think again. Hasn't anyone thought about ways to lower these costs?

I know medication is a necessity for good health. Well, a car is a necessity for your commute to work. Do you have to drive the \$50,000 Cadillac? Won't a \$5,000 Honda get you there? You are going to get to work no matter which car you drive.

To get your blood pressure down to 120/80, you can take the latest expensive medication daily for \$90 a month or you can take the older, established, reliable drug twice a day for \$10 a month. Either way, you are going to get there.

You need a house to live in, but you don't need to live in a mansion. A 1500 square foot track house is suitable for most families. I bet the house you grew up in would feel quite small if you visited it today. If you have to get your cholesterol down, you can take the \$130 a month statin. On the other hand, moderate diet and exercise, combined with some simple cost cutting techniques, can cut this cost by 75% easily.

When you go out to a restaurant to eat, is it always money is no option? Do you sometimes pick the restaurant based on cost of the meal? Why can't you pick your medications this way? Why isn't there a chart available somewhere, like a menu, which lists the medications that all work the same way and their costs? You can then pick the medication you want based on price since they all work basically the same way anyway.

What if you carpooled? Wouldn't that cut your gas costs? Doesn't proper maintenance on your car actually cost less in the long run because it lasts longer? If you used coupons, wouldn't

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that cut your food bill? Turning off lights, adjusting the thermostat, installing insulation, and using ceiling fans all cut your energy bill. Why can't we use similar techniques to lower our prescription costs?

***Every new idea looks crazy at first.
-Alfred North Whitehead (1861-1947)***

As a pharmacist, I realize how difficult it is to afford the ever increasing price of medication. Over the last several years I have researched many different and unique ways to help in this area.

I will admit, these techniques are not as easy as adjusting your thermostat. It takes a little time, a little effort, and a little cooperation from your doctor. Work through it; put the ideas to use, and work with your doctor. You can do it. When you are done, calculate your monthly savings and you will see it was all worth it.

***Whether you think that you can, or that you can't, you are usually right.
- Henry Ford***

2. Introduction

Prescription medication is vital to the practice of medicine. How often have you gone to the doctor for a problem and not walked out with a prescription? I can say with confidence, probably not too often. In the last hundred years, antibiotics have saved millions of lives.

In the two-year period of 1918 and 1919, scientists estimate the influenza virus killed between 20 and 40 million people worldwide. In the United States, the total deaths amounted to

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675,000; that is more deaths than the total of all US war battle deaths. So more US citizens were killed by the flu outbreak of 1918/1919, than were killed in all the wars we have ever fought. Thankfully, scientists have developed a vaccine.

Prior to 1955, thousands of children were killed or crippled by the polio virus. The invention of a vaccine by Dr. Jonas Salk has all but eradicated this terrible disease worldwide. Insulin has extended the life and improved the health of millions of diabetics. It wasn't until 1921 that insulin was "discovered." In the 1940s, scientists linked diabetes with its long-term complications such as blindness and kidney failure. And blood glucose monitors, that help you gauge how much insulin to inject, were developed just 35 years ago. Now, scientists are transplanting insulin producing pancreatic beta-cells into Type I diabetics.

High blood pressure and high cholesterol seriously shortened one's life just a generation ago. With new technology comes new ways to deal with these conditions. The drug class statins, which include today's most prescribed medication, Lipitor, was only just developed in 1987. It is pretty obvious that prescription medications are important. Anything this important and essential to the life and welfare of the human race is going to be expensive.

Use your health, even to the point of wearing it out. That is what it is for. Spend all you have before you die; do not outlive yourself.
-George Bernard Shaw

Americans spent more than \$170 billion for their prescription medication in 2004. The average out-of-pocket cost per prescription is now \$54.58 and the average person over the age of 55 takes 2.6 different medications per day. That comes to an average out-of-pocket expense of about \$140 per month or \$1680 per year. Those over the age of 65 spend more on prescription

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costs (\$2,300 a year average) than on physician care, vision services, and medical supplies combined. In fact, the total health care spending in the United States in 2004 was \$1.8 trillion. That is 4.3 times the amount spent on national defense.

America enjoys the best health care in the world, but the best is no good if folks can't afford it, access it, and doctors can't provide it.
-Bill Frist

According to the Centers for Medicare and Medicaid Services, spending of prescription drugs increased at an average rate of 14.5% a year from 1997 to 2002. The statistics prove that the average prescription medication costs have quadrupled since 1991. The cost continues to increase at a rate of about 18% per year. This 18% increase translates to an additional \$22.6 billion for the drug manufacturers between 2000 and 2001.

The Kaiser Family Foundation, a non-profit, private foundation, estimates that those over 55 years of age, in 2006, will pay an average of \$3,160 on medication, that's \$263 per month.

A large survey performed by the combined efforts of *USA Today*, Harvard University, and The Kaiser Family Foundation found;

- * 23% of Americans had problems paying medical bills in 2004
- * 61% who report problems had problems paying for bills that were covered by insurance
- * 21% currently have an overdue medical bill
- * 15% have been contacted by a collection agency for overdue medical bills
- * 12% have used "all or most" of their savings on medical bills
- * 8% have borrowed money to pay medical bills
- * 3% have filed for bankruptcy because of medical bills

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- * 18% say health care is second only to rent or mortgage in monthly expense
- * 28% say they did not have the money to pay for health care in the past year
- * 29% say someone in their household skipped medical treatment or did not take a prescription in the past year because of cost
- * 35% say high profits by drug companies are the most important reason for rising health care costs
- * 51% of Americans take daily medication
- * 27% take three or more drugs daily
- * 34% say it is very difficult or somewhat difficult to pay for prescriptions

Health insurance costs are also soaring. The number of Americans without health insurance is now approaching 50 million. The co-pays for prescription drugs have risen 62% in the last three years. Since the year 2000, insurance premiums have gone up 49% and deductibles are rising at a rate of 22% a year. People in this country are not seeking medical attention because of the cost. They wait until it is too late and they are taken away in either an ambulance or hearse.

Why the increase in drug prices?

Drug companies advertise directly to consumers on television, in newspapers, and in magazines. This advertising influences what medications patients ask their physicians to prescribe. Pharmaceutical companies spend billions of dollars every year on this advertising; therefore the public awareness of the variety of drugs also increases the demand for these medications.

A recent survey by the Food and Drug Administration indicates that about 25 percent of the patients surveyed asked their physicians for a specific brand name drug. And some patients

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even wanted to change from a less expensive generic drug to the drug they saw advertised. This is the complete opposite of what we are trying to do. These advertisements are convincing people to buy something that they don't really need.

Advances in medical research have led to the development of many "breakthrough drugs." A "breakthrough drug" can be defined as a new and unique classification of medication for fighting a disease or condition. Two recent examples are the COX-2 inhibitors Celebrex and Vioxx. Prior to their development, there were no COX-2 inhibitor medications available. Celebrex and Vioxx started a completely new class of medications.

It is estimated that it takes 7 years and over \$800 million to bring a new breakthrough drug to the market. The drug companies have to recoup this money before the patent expires. Brand-name drugs, which are drugs that have a patent by the pharmaceutical company, cost far more than generic drugs. This is because the price of the new "breakthrough" brand drug is not affected by competition. The patent given to a brand-name drug prevents the marketing of a generic equivalent drug for many years. It also prevents any other company from manufacturing the same medication. When you have no competition, you can charge whatever the market will stand.

A less costly generic version of the medication can not be sold until the patent expires and drug patents usually last 10 years or longer. The manufacturers also have what is called exclusivity. This means another company cannot even research a patented drug. So when the patent runs out, a generic company has to produce the medication from square one. It then takes some additional time to get approval from the FDA. During this period, the brand name is still producing profits.

Lawsuits! On August 31, 2005 a jury awarded a woman \$253 million from Merck, the makers of Vioxx. The woman claimed that Vioxx had caused her husband's death. What's worse, according to the Detroit News, "there was absolutely no evidence that even suggested an association between [the patient's] heartbeat and Vioxx consumption or that his heart sustained any damage." Because of this ruling, nearly 6,400 other lawsuits will be filed against Merck because of Vioxx. This is the consequence of our litigious society. When drug companies are sued, win or lose, right or wrong, it costs money. The pharmaceutical companies have to get this money back somehow. The only way is to increase the cost of their medications. By the way, Vioxx had \$1.8 billion in sales in the US in 2003.

The population hardest hit by these costs is the elderly. Seniors are regularly taking trips to Canada to illegally purchase and import medication. Many seniors are on fixed incomes. When the doctor prescribes a new medication, the money has to come from somewhere.

Having enough wealth to enjoy retirement is everyone's dream. You have saved and saved only to have it chiseled away in health care costs. There are many opportunities to save money at the pharmacy counter. Several techniques are available. You just have to be proactive and have a say in your health care costs. A little effort in the beginning adds up to thousands of dollars of savings through the years.

During the 1940s and early 1950s, doctors and scientists claimed that it was impossible to run a mile in under four minutes. They claimed the human heart would literally explode under the stress of such a feat. In the back of athletes' minds, this supposed fact

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was a stubborn obstacle to overcome. On May 6, 1954, Roger Bannister became the first person to run a mile in less than four minutes. Within a year, dozens of others were duplicating this feat. Did something in the human body rapidly evolve and change? No. What was once believed to be impossible was suddenly proved to be possible.

Once people realized that the four minute mile barrier could be broken, it was broken repeatedly. When you open your mind and change your beliefs, remarkable things begin to happen. The idea that you have to spend enormous amounts on money every month on your prescriptions is now broken. You, as well as countless others, are realizing the possibility of saving money at the pharmacy.

***Achievement was something that came by hard work. The man who can drive himself further once the effort gets painful is the man who will win.
-Roger Bannister***

The five reasons why people don't try to save money on their prescriptions

They didn't know they could

Many people think the prescription prices are set in stone. This is just how it is. This is how much your health costs. You can shop around and save a couple of dollars here and there but what about your time. Driving all over town, calling all the pharmacies, deciding if driving ten miles is worth saving five dollars. The truth is, you can save. You can save significantly if you just put your mind to it and use a little creativity.

People Procrastinate

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Every month people say they are going to do something about these prescription prices. Every month they realize how much they are spending and get upset. Then next month comes along, and they are right back to being upset and saying, “I’ve got to do something about these prices.” They just keep putting it off and putting it off. Putting it off is costing you money that could be staying in your pocket instead of going into the pharmacy cash register. Now is the time to do something about it.

The Doctor Knows

People think that the doctor knows the medications are expensive but he wants me to have the best. People just accept the first prescription the doctor writes without considering the cost. I got news for you; most doctors don’t know the retail prices of these medications. A lot goes into the doctor’s decision, and surprisingly, it may not be what he or she thinks is the best for you. I’ll get into this in greater detail later. For just about any expensive medication your doctor prescribes, there is probably a less expensive generic alternate. You have to be educated about your medication and let your doctor know you are educated. Then you can speak intelligently and ask about an alternate.

Insurance

People say, “I have insurance and I am saving money every month with it.” This is big misconception. Insurance is a business and they have to make money to stay in business. Let me say that again. Insurance is a business and they have to make money to stay in business. There is not a single company that can consistently lose money and stay afloat. Period. It won’t work. They don’t even teach that in business school it’s so obvious. You may think the insurance is paying a lot for your prescription, but I will explain later how the deals are done, the massive discounts are handed out, and your wonderful insurance is making out like a bandit. Under certain circumstances, it is

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cheaper to drop prescription insurance, if that is an option, and pay cash for your medication.

Long Term Financial Impact

I think this is the most important reason: Failing to see the long term financial impact. If you spend the average that people spend per month on prescriptions, \$140, and the cost continues to go up at the current rate of 15% per year, you will have spent \$1.48 million over the course of your lifetime on prescription drugs. That's right; you will most likely spend almost one and a half million dollars for your prescriptions if you are under 45 years of age. I say 45 years old because most people start taking chronic medication at about age 45 and continue until they eventually pass on, about 35 years later.

What if you could cut that just 10%? Could you think of something else to do with \$150,000? I know I could. What about saving 20%, 50%, or 75%? Techniques I can show you can easily cut your costs 25%. Using some imagination and a little effort, even a 75% reduction is not all that difficult to achieve. If you could see how much money you could save over the period of a lifetime, it adds up to a pretty significant amount of money.

Do you know how the natives in Africa catch monkeys? They cut a hole in one end of a coconut just large enough for the monkey to get his hand in. The other end is connected to a long rope. Then they put a handful of peanuts inside. The coconut is put in a small clearing while the native waits in the brush, holding on to the rope. When the monkeys come around, they smell the peanuts. Well, curiosity will get the best of one of them and the monkey will reach into the coconut and grab a handful of peanuts. Now the monkey's hand is too big to pull out of the hole. The native will simply drag the monkey into the brush

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because the monkey is too dim-witted to let go of the peanuts. He doesn't realize that if he just lets go, his hand will slip out and he will be free.

This is a great example of how the drug companies capture their customers. They attract you with slick advertising; even give you free samples at the doctor's office. You think this medication is going to be the answer to your prayers. This peanut, I mean drug, is going to be wonderful.

Unfortunately, your proverbial hand is stuck in the coconut. The drug companies are slowly pulling you into the brush because every month you are giving them your hard earned money. They know you don't realize that you can just let go, slip your hand out, and escape. In most cases, there are other medications available that are much less expensive. Not quite as cheap as peanuts, but low-priced none the less. By educating yourself about your particular medication, you can find a less expensive alternative. Learn why you are taking your medication and how it works. Find its drug class and then find a cheap generic in the same class. Ask your doctor if you can switch because of the cost. Explain to him that they work basically the same but this one is much cheaper. In other words, let go of the peanuts.

When I try to explain these techniques to some people, I hear a lot of, yes but that won't work or that's not possible. My colleagues, fellow pharmacists, are the worst. "You're wasting your time," they say. "Just don't worry about it," you make enough money. I have on my desk at home a quote from George Bernard Shaw. It says "You see things and say "Why", but I dream things that never were and say "Why not?"

***The important thing is never stop questioning.
-Albert Einstein***

PART 1

3. A Few Facts

Different Prices for the Same Medication

Believe it or not, there is no set standard price for medications. You really don't even know exactly what a wholesaler pays the manufacturer for the drug. The pricing formats are so complex with discounts, rebates, incentives, kickbacks, and other schemes, they are nearly impossible to figure out.

The price even differs from wholesaler to wholesaler because of volume pricing, discounts, rebates, and "special" relationships. Many pharmacy wholesalers use what is called AWP or average wholesale price. This is just a made up suggested wholesale price similar to the list price of a new car. It is inflated, negotiable, and often changed. Just like the average consumer does not accept the sticker price of a new car, the average wholesaler does not pay AWP. At least now with the internet, we can see exactly what a car dealership pays for the vehicle and negotiate a price from there. With prescription drugs, there is no such list so we have no idea what the wholesaler pays. As consumers, we cannot see the dramatic increase in price that the drug incurs from manufacturer to wholesaler to retailer to patient.

Large companies like Walgreens, CVS, and Wal-mart get unbelievable volume discounts. They use a technique called warehousing. This means they literally buy millions of stock bottles full of medication directly from the manufacturers at one time. The volume discounts they get are incredible. They then stockpile the medications in their own centralized warehouse. When an individual pharmacy is in need of supplies, they ship the medication from their own warehouse to the pharmacy. They are

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acting as their own wholesaler. You can use this technique on a smaller scale yourself by buying a larger quantity at one time. By doing this, you save not only money, but the number of visits to the pharmacy.

Insurance Companies Do Not Lose Money

Prescription insurance is a business like any other. In order to survive, they must make a profit. How do casinos stay in business when they seem to give away so much money, both in the form of winnings and in “comps?” If they didn’t make money, there would be no Las Vegas. It’s the same with any industry. Insurance companies; whether auto insurance, home owner’s insurance, flood insurance, or prescription insurance, are in business to make money. They have devised their own creative ways to increase profits. Those profits are coming from their customers who use the insurance.

Don’t think that because the cash price for a drug is \$50 and you have a \$20 co-pay, the insurance is paying and therefore “losing” \$30 every month. The reason for this goes back to the convoluted pricing system.

A very simple example of how this works follows:

You have a \$20 co-pay for a medication that retails for \$50. The manufacturer sells the drug to the wholesaler for \$40. The manufacturer gives a rebate to the insurance (for various reasons) for \$8, so the manufacturer nets \$32. The wholesaler paid \$40 and sells the drug to the pharmacy for \$41, netting \$1. The pharmacy gets a \$20 co-pay from you plus \$26 from your insurance for a total of \$46, a \$5 profit. Therefore, the insurance paid out \$18 for your \$20 co-pay. The \$18 payment is the \$26 it paid to the pharmacy minus the \$8 rebate from the manufacturer.

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Retail Price for Prescription	\$50
Manufacturer's Price (price wholesaler pays manufacturer)	\$40
Manufacturer's Rebate (money to insurance company to cover the medication)	\$8

Manufacturer Net Profit **\$32**

Pharmacy's Price (price pharmacy pays the wholesaler)	\$41
--	------

Wholesaler Net Profit **\$1**

Your Co-pay
(money you pay to the pharmacy) **\$20**

Insurance Pays (money insurance company pays pharmacy)	\$26
---	------

Sale Price (total price paid to the pharmacy)	\$46
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Pharmacy Net Profit **\$5**

Total Amount Paid by Insurance
(\$26 to pharmacy minus \$8 rebate) **\$18**

In this example, you paid more than your insurance company did for the medication. When your insurance company raises your co-pay, you are paying a greater percentage of the retail cost of medication.

One of the reasons the manufacturer gives the insurance company a rebate has to do with prescription coverage of the drug. The insurance company makes a deal with the manufacturer to cover the medication for a rebate, which in our example was \$8. The manufacturer had to pay the insurance company \$8 for each prescription. If the manufacturer does not want to pay, then the insurance will not cover their medication. Therefore all the insurance company's clients will get their medication from

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another manufacturer. They are making less profit per prescription, but more prescriptions are being purchased through insurance. It's basically; give us money so you can make more money.

The insurance companies also influence the medication your doctor will prescribe for you. Have you ever tried to get your prescription filled only to have the pharmacist tell you it is not covered? Your doctor either did not check your insurance formulary or the one he has is out dated. The pharmacist will probably call the office for an alternate. Your insurance company is making health decisions based on their profits. They find the best deal, then cover that drug.

Let's now go right into the savings ideas. The more techniques you can incorporate, the better your savings will be. EVERY one is time tested and will work. YOU have to be the one taking the bull by the horns and do it. Just like a train, it takes a good amount of effort to get it moving, but once it's going, it is difficult to stop. Once you work through all the different methods, you should be well on your way to savings.

Ironically, one of the most common complaints I get from my clients is, "The pharmacist will not help me out." Since I am a pharmacist, I'll tell you truthfully, most pharmacies are VERY busy. As pharmacists, we rarely have time to eat or even use the rest room. It is not just filling prescriptions. We have insurance issues that constantly come up. We are answering phones, counseling patients, regulating inventory, talking with nurses and doctors, as well as many other tasks. In some cases, you can bypass the overworked pharmacist and call your doctor yourself. Sometimes it may take a couple of calls to get a response. Keep bugging them and you will find that most doctors are helpful in assisting you with saving.

4. Saving Ideas

Buy in Volume

When you are going to be taking the same prescription for a long period of time, buy in volume. Often times the doctor will give a patient “prn” refills. This means you can refill it as many times as you like for one year from the date written on the prescription, with certain exceptions.

A pharmacy charges a dispensing fee every time a prescription is prepared. This dispensing fee usually runs about five dollars. If you get your prescriptions filled every month, it will cost you \$5 every month for every prescription. That comes to \$60 a year for each medication. So if you take three medications a day, you are paying the pharmacy a \$180 fee per year to distribute your medicine. This fee pays for the vial, lid, paperwork, bag, electricity, labor, etc. After this dispensing expense, you are then charged on a per-pill basis.

You will pay the same dispensing fee whether you buy one pill, ten pills or a thousand pills. By buying a large amount of pills at one time, not only will you save on the medication, you will also save time, gas, and aggravation by not having to go to the pharmacy as often. Just be sure that you will be using all the medication and that it does not expire before you use it.

The price of medication usually does not double when you double the quantity. This is especially true for generics.

Line ‘em up

You should also use a technique I call “line ‘em up.” This just means to get all your medication due for refills at the same time.

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It will take a little math to get this done. You simply buy, for cash, the amount of each medication needed so that you have equal amounts of days supply for each. Remember to buy twice as much if you take two a day, three times as much if you take three a day, and so on.

For example, you have 10 tabs of medication A and 20 tabs of medication B. You simply buy 10 extra tabs of medication A to equal 20 tabs. Now you have 20 tabs of each. This will cut down on your trips to the pharmacy. This is a simple example because you should be buying larger quantities to have them all equal out as you see from this short real life example.

A long time customer, Mr. Singleton¹, once expressed to me that he has to come in to the pharmacy several times a month because his medication runs out at different times. This is a common problem we pharmacists hear about. He had six different medications and his bill was \$100 per month with insurance. We worked out a plan where he now comes in twice a month and only uses his insurance for his brand name medications AND saves money.

His four generic medications; digoxin, furosemide, metoprolol, and warfarin were costing him \$40 total co-pay and his brand medications; Zocor and Proscar, were \$60 total co-pay per month(Zocor and Proscar were both brand only at the time of writing). We decided NOT to use insurance on the generic medication and buy them in large quantities for cash. He had been on the same dose and schedule for over a year and we decided buying in bulk was a safe risk.

He purchased 105 digoxin for \$13, 90 furosemide for \$12, 218 metoprolol for \$35 (he takes it twice a day), and 97 warfarin for \$38. This put all his medication due at the same time, a little

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more than three months (109 days) away. His total cost was \$98. That's a \$45 savings over purchasing monthly on insurance. Not only that but he doesn't have to worry about refills for three months. Then they are all due at the same time. He simply phones in all his refills once, asks for a 90 day supply for cash, and continues saving.

His monthly prescription cost went from \$100 to \$87 and he will only have to go in to get refills twice per month for his brand medications and once every three months for his generics. While this is not incredible savings, it is still \$13 a month or \$156 per year. But, Mr. Singleton was mostly excited about not having to worry about his several trips to the pharmacy.

¹Fictitious name

Don't necessarily use insurance

As we just saw in Mr. Singleton's example, using your insurance will not always save you money. The excuse we pharmacists hear most often is, "Well, I pay for this card, I may as well use it." This is not always the best idea and could actually cost you more in the long run.

Most insurance companies allow a 30-day supply of medication for a set co-pay. Let's say, for example, you have a \$10 co-pay for a 30 day supply of your generic medication. If you purchased a 90 day supply not using your insurance, it may cost less than \$30 (3 months x \$10). Ask the pharmacy for their cash price for 90, 100, or even 200 pills. Then figure if buying them without insurance can save money.

Pharmacists are often asked if the cash price is less than the co-pay, will they still be charged the higher co-pay. The answer is usually no. If the cash price for your prescription is less than your insurance co-pay, you should be charged the lower cash

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price. You may still want to double check, just to be sure.

Let's say the cash price for your medication is \$8.99 and you have a \$10 co-pay. Your out-of-pocket cost should be \$8.99. The pharmacy computers should automatically charge the cash price.

Write down your medication and get the cash price for 60, 90, and 120 pills. You can get a good idea of the prices from the internet. To get the exact price, you will have to call your pharmacy.

In the pharmacy world, most medication is dispensed in groups of 30, a "month's supply." If you take two a day, that is 60 pills, three a day is 90 pills, and so on. When you get the prices, be sure to adjust if you are taking more than one per day.

Double the dose and cut in half

Pharmacists who work for long-term care facilities know this all too well. To save a considerable amount of money, most long-term care pharmacies cut pills in half using a pill cutter. It is actually much cheaper to pay workers to cut pills in half than it is to pay for the higher strength. You too can also save by cutting your pills in half.

The first step is to check the chart on page 26 to see if your medication can be cut in half. If it can be split, ask your doctor to write a prescription for double the strength and take half a tablet. It is that simple. If the tablet is large enough, you can even cut it into quarters.

Many tablets are also scored, meaning they have a small groove across them to make cutting easier. They are designed with this groove specifically to facilitate the cutting process. Oftentimes

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you can cut tablets by simply laying it on a hard flat surface with the score facing upward. Then press down on the tablet with your thumb. It will split right at the score, like it is designed to do.

The strength of most medication doubles as it increases. For example: Zocor comes in 10mg, 20mg, 40mg, and 80mg; atenolol comes in 25mg, 50mg, and 100mg. A pill cutter is an inexpensive plastic device with a sharp razor blade attached. You place the tablet in the cutter and press down. Try to get as close to half as possible. If the tablet does not cut *exactly* in half, it is no big deal.

As a general rule of thumb, the long acting tablets should not be cut in half. These tablets usually have the letters XL, SA, CD, or LA after the names. Also, capsules cannot be cut in half. Even if you break them apart, it is nearly impossible to get the right amount of powder into even doses.

Most medications have what is known as a “wide therapeutic index.” That means you will get about the same effect within roughly 20% of the dose. For example, if your dose is 100mg a day, you will probably get the same effect taking anywhere from 80mg to 120mg a day. So splitting that 200mg tablet and not getting it exact is really no big deal.

There are some medications that I would not recommend splitting. These particular medications have a “narrow therapeutic index.” That means the daily dose has to be nearly exact. With these medications, your doctor will check your blood level periodically to make sure you are getting the proper dose. Commonly prescribed medications with narrow therapeutic indexes include: carbamazepine, Depakene, Depakote, Dilantin, digoxin, lithium, Synthroid, theophylline, warfarin.

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The most popular brand name medication in 2004 was Lipitor. Lipitor comes in four different strengths, 10mg, 20mg, 40mg, and 80mg. The average cost is \$75, \$105, \$105, and \$105 respectively. That's right; it costs the same for 20mg, 40mg, and 80mg. Unless your dose is 80mg, you can save about 50% per month by splitting your tablets. If your dose is 10mg or 20mg, you can cut the 40mg or 80mg dose into four pieces. This can save you 75% or about \$78 a month. You are crazy if you don't take advantage of this. It is worth the couple of dollars you will spend one time on a tablet cutter.

Even if you have insurance, you don't have to use it. Many insurance companies have high co-pays for brand medication. If your co-pay is high, you can get a higher strength for cash and cut it in half. Just do some simple math and figure out if it is worthwhile.

West,

Thanks for all your tips. I always knew about cutting our tablets in half but didn't want to bother with the trouble. It takes about 30 minutes once every couple of months to cut all these tablets. The pill cutter is easier to use than I thought. I estimate was save about 40% a month or about \$80.00.

*We just called our doctor's office and asked he could write for twice the dose and tell us to take half. He changed all our tablets that afternoon. The only one we can't cut is our nifedipine but it is not that expensive. Thank you again for your help.
Mary P.*

Remember Mr. Singleton from a previous tip? After a couple of months of savings, I asked if I could save him more money. Of

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course he agreed. We proceeded to double his dose and cut his tablets in half. It literally is as simple as a phone call to the doctor's office. I personally called, asked the nurse, she said it was OK, and we were ready to save more.

The three medications we could cut for him were furosemide, metoprolol, and Zocor. For the furosemide, we bought forty-five 40mg tablets, cut them in half to 20mg, and saved another 40% off the furosemide. He takes metoprolol 50mg at \$33 for 180 tablets. We changed it to ninety of the 100mg dose for \$20, cut them and saved about \$13. Zocor 20mg was not changed because he pays \$30.00 for a month's supply through insurance. The cash price for Zocor 40mg is \$135 for 30 tablets. This would not be a cost savings. So far, Mr. Singleton was saving about \$18.00 a month, or over \$215.00 a year.

In addition, he is saving time, gas, and aggravation by going to the pharmacy less often.

Do Not Cut or Crush

The following is a list of the medication that **should not be cut, split, or crushed**. This is because these medications contain a slow-release or other type of unique delivery system. By destroying this system, the medication cannot be delivered as intended. Getting a full day's dosage immediately can cause a severe overdose. Capsules may be opened and their contents sprinkled on soft foods. Apple sauce is usually the food of choice using this technique. Do not, however, try to divide the contents of a capsule; it is impossible to get the same amount in two halves.

The medication is listed alphabetically. If you find your tablet is on this list, it cannot cut, split, or broken in any way. To be absolutely sure you can cut your tablet, ask your pharmacist or

check the internet.

Accutane	Aciphex	Actifed, 12-Hour
Acutrim	Adalat CC	Aggrenox
Allegra-D	Allerest, 12-Hour	Alophen
Ammonium Cl ER	Anaplex SR	Anatuss SR
Ansaid	Aquabid-DM	Aquatab C, D, DM
Artane Sequels	Arthritis Bayer	Arthrotec
Aspirin EC	Asacol	Asbron G Inlay
Ascriptin A/D	Atrohist LA (Plus)	Atrohist Sprinkles
Azo Gantrisin	Azulfidine Entabs	Bellergal-S
Biaxin XL	Biohist-LA	Bisacodyl
Bisco-Lax	Bontril SR	Bromfed PD
Breonesin	Brexin LA	Bromadrine TR
Bromaline	Bromfed, PD	Bromfenex, PD
Caffedrine	Calan SR	Carbatrol
Carbiset-TR	Cardene SR	Cardizem CD, SR
Carters Little Pills	Cartia XT	Catemine
Ceclor CD	Cefol Filmtab	Ceftin
Charcoal Plus	Chloral Hydrate	Chlorphedrine SR
Chlorpheniramine TR	Choledyl SA	Chromagen
Claritin D	Cleocin	Codimal-LA
Colace	Colazal	Comhist LA
Compazine Span	Concerta	Constant T
Contact 12-Hour	Correctal	Cotazym, S
Covera HS	Creon 5, 10, 20, 25	Cystospaz-M
Cytovene	Cytosan	D-Amine-SR
Dallergy, D, JR	Deconamine SR	Decongest II
Deconhist D, LA	Deconomed SR	Deconsal Sprinkle
Deconsal II	Delhist D	Depakene
Depakote, ER, Spr.	Desal II	Desyrel
Dexaphen SA	Dexatrim	Dexedrine Spansule
Diamox Sequels	Dilacor XR	Dilantin Kapseals
Dilatrate-SR	Dimetane Extentabs	Dimetapp Extentabs
Ditropan XL	Dolobid	Donnatal Extentabs
Donnazyme	Doxidan Liquigels	Drisol
Drixoral Plus, Sinus	Dulcolax	Dura-Tap, PD
Dura-Vent, A, DA	Duratuss, G, GP	Dynabac
DynaCirc CR	Dynahist-ER Ped.	Dynex

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E-Mycin	Easprin	EES 400
EC Naprosyn	Ecotrin	Effexor XR
Efidac/24	Elixophyllin SR	Empirin
Endafed	Endal	Enomine LA, PSE
Entex LA, PSA	Entozyme	Equanil
Ergostat	Ery-Tab	Eryc
Erythrocin Stearate	Erythromycin Base	Eskalith CR
Exelon	Exgest LA	Extendryl JR, SR
Fedahist Gyrocaps	Feen-A-Mint	Feldene
Femalax	Fenesin, DM	Feocyte
Feosol	Feosol Spansule	Feratab
Fergon	Fero-Folic 500	Fero-Grad 500mg
Fero-Gradumet	Ferralet SR	Ferro Sequels
Ferrous Fumarate DS	Flagyl ER	Flomax
Gaviscon	Genacote Max	Geocillin
Glucophage XR	Glucotrol XL	G-Phed
Guaifed PD	Guaimax-D	Halfprin
Hemaspan	Histade	Hista-Vent DA
Histex SR	Humabid DM	Humabid LA
Humavent LA	Hydergine LC	Iberet
Iberet Folic 500	Icap Plus	Ilotycin
Imdur	Inderal LA	Inderide LA
Indocin SR	Iobid DM	Ionamin
Isoptin SR	Isordil Sublingual	Isordil Tembid
Isosorbide Dinitrate	K-Dur	K-Lease
K-Lyte	K-Tab	Kadian
Kaletra	Kaon CL	Klor-con
Klorvess	Klotrix	Kronofed-A
Lescol XL	Levbid	Levsinex Timecaps
Lithobid	Lodine XL	Macrobid
Mag Delay	Mag-SR	Mag-Tab SR
Melatonex	Mestinon Timespan	Metadate ER
Methylin ER	Methylphenidate	Mi-Cebrin
Micro-K	Minocin	Miraphen LA, PSE
Modane	Monafad, DM	Motrin
MS Contin	MSC Triaminic	MucoFen LA
Multi-Ferrous Folic	Naldecon	Naprelan
Nasabid SR	Nasatab LA	Nexium
Niaspan	Nico 400	Nicobid

Nicotinic Acid	Nimotap	Nitro-bid
Nitroglycerin SL	Nitrostat	Noctec
Nolamine	Norflex	Norpace CR
Novafed, A	Omnihist LA	Optilets 500 filmtab
Oramorph SR	Ornade Spansule	Oruvail
Oxycontin	Pancrease, MT	Pancrecarb MS
PanMist JR (LA)	Papaverine SA	Pavabid Plateau
PCA	P-D Histine D	Pentasa
Pentoxil	Peri-Colace	Peritrate SA
Phazyme	Phenergan	Phentex-LA
Phenylphenesin LA	Plendil	Polaramine
Posicor	Potassium Capsules	Prevacid
Prilosec	Pro-Banthine	Pro-Tuss, DM
Procainamide	Procan SR	Procanbid
Procardia, XL	Profen II, II DM, LA	Prohist-8
Prolex D	Pronestyl SR	Protonix
Proventil Repetabs	Prozac	Pseudo-G
Pseubrom, PD	Pyridium	Q-Bid DM, LA
Quadra-Hist D	Quinaglute Duratabs	Quindal
Quinidex Extentabs	Regiprin	Renagel
Resaid	Rescon	Respire SR
Respbid	Ritalin SR	Robimycin
Rolatuss SR	Rondamine	Rondec TR
Roxanol SR	Ru-Tuss, DE	Rynatan
Sinemet CR	Singlet	Sinodec
Sinutab Allergy	Sinuvent	Slo-Bid Gyrocaps
Slo-Niacin	Slo-Phyllin Gyrocaps	Slo-Phyllin GG
Slow-FE	Slow-K	Slow-Mag
Sorbitrate	Sparine	Stahist
Sudafed 12-Hour	Sudex	Sular
Surfac Liquigels	Sustaire	Symax-SR
Symmetrel Capsule	Syn-RX, DM	Tarka
Tavist-D	Teczam	Tedral LA
Tegretol XR	Tessalon Perles	Theo-24
Theo Dur	Theo Dur Sprinkles	Theophylline
Thorazine Spansule	Tiazac	TimeHist
Toprol XL	Tranxene SD	Trental
Triaminic	Trilafon Repetab	Trinalin Repetabs
Tuss LA	Tussi-Bid	Tylenol Arthritis

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Ultrase, MT	Unicap	Uniphyll
Urocit-K	Vanex Forte	Vantin
Verelan, PM	Versacaps	Videx EC
Vitamin C	Volmax	Voltaren, XR
Wellbutrin SR, XL	West-Decon	Wygesic
Xenical	Zephrex LA	Zomig ZMT
Zonegran	Zorprin	Zyban
Zymase		

Diet and exercise

I'm not going to go on and on about diet and exercise but I do have to touch on it a little here. The research studies show that we as Americans do not get nearly enough exercise. A full 70% of us do not regularly exercise and 60% are overweight. The choices you make in how you live your life also impacts the amount of health care your body requires.

Do you exercise regularly?

Do you smoke?

Do you eat a healthy diet?

Do you drink alcohol excessively?

Research shows that inactivity is one of the leading causes of coronary heart disease, colon cancer, fractures related to osteoporosis, and diabetes. There are literally hundreds of studies that prove the benefits of regular exercise on your overall health.

Briefly, exercise reduces blood pressure, lowers bad cholesterol, raises good cholesterol, decreases excess body fat, improves the body's efficiency in using glucose, improves heart functioning, increases bone density, lowers IOP associated with glaucoma,

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improves mood in patients with depression, as well as dozens of other benefits.

Exercising is probably the most important activity you can do to improve your overall health. The amount of exercise needed is probably less than you would think. Research shows that twenty minutes of briskly walking, three times a week is the minimum to produce marked results.

Of course, the more you exercise, the better your health, the less you need medication, and the less money you spend on medication. Get out, it's a beautiful day outside, go for a walk. Your body will thank you for it.

I once worked with a middle-aged woman who was complaining about the number of prescriptions she was taking. She didn't mention difficulty paying but she did not like taking all those pills. She was on an asthma medication, high blood pressure medications, medications for diabetes, anti-inflammatories, and an anti-depressant. Her biggest problem was the roughly 100 extra pounds of excess fat she was carrying around.

My wife is a certified aerobics instructor and I was an avid weight lifter, bicyclist, and martial artist in my twenties. Together we put her on a diet and exercise program that helped her lose 15 pounds the first month.*

After 3 months, she went back to her doctor; a 25 pound weight loss equaled one less blood pressure medication, a reduction in her diabetes medication dose, and less reliance on anti-inflammatories. This saves her about \$35 a month. As of this workbook's publishing, it has been 9 months, she is down 40 pounds, or as she calls it, 6 pants sizes. She went to the doctor and her doses and medications were cut again.

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So far, she is now saving \$53 a month and is much healthier. This works out to over \$600 hundred dollars a year in savings. She has also gone from an expensive long-acting brand-only asthma inhaler to just the rescue inhaler albuterol, which cost \$13 each.

All this was done with diet and exercise alone, we did not contact her doctor about changing any medication. I felt the weight loss should be the primary goal for her.

**This is now known as my “511 Diet” and “Crazy Eight” exercise program*

At the risk of oversimplifying diet, I can easily summarize how to lose weight. You can read all of the roughly 8,000 available diet books and there is only ONE true way to lose weight. Only ONE thing can happen for body fat to be reduced. You know what it is, I know what it is, and everyone knows what it is. Ready?

The equation looks like this: calories in must be less than calories out. That’s it, that simple. You must burn more calories than you eat. Period.

Buy only a small quantity of a new medication

When you want to try a new food or other product, do you buy a whole bunch and hope you like it? If you are like most people, you buy the smallest amount you can since you are just trying it out. When I want to try a new spaghetti sauce for the first time, I buy one jar, not ten. Then why do you buy a whole month’s worth of a new medication when you are first trying it? Wouldn’t it make more sense to buy just a week’s worth? What if you are allergic to it? What if you are in the one percent of the population that has an intolerable side effect?

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When the doctor writes a prescription for a medication that you have never used before; just purchase a small amount. You don't know if the medication is going to be right for you or not. You may also have an allergy to your new medicine. It may not "agree" with you. For some people, the side effects may be bothersome and they want to try a different medication.

By purchasing only a week's worth, you will know if it is right for you. This avoids wasting medication that you cannot use. The small extra expense you will pay for this is worth the money. Some medications are nearly \$100 per month or more, it is worth it to buy just a week's worth initially.

Many pharmacies will not take the medication back because they have to destroy it. The law is clear that once medication leaves the pharmacy, it cannot be resold. The pharmacy does not want to refund someone a large amount of money because they have to destroy the medication. The pharmacy cannot return it to the manufacturer for credit either. The manufacturer cannot resell it and will not give the pharmacy credit. Next time you get a prescription and it is expensive, just purchase a week's worth to try it out. I know it costs a little extra, but think of it as insurance against wasting a costly bill.

Mr. Lawler came into our pharmacy complaining about a competitor. His doctor had prescribed him Ambien for insomnia. Mr. Lawler filled the prescription for thirty tablets at over \$110. After taking them for a week, he decided that the tablets left him too groggy the next day. The pharmacy would not take them back nor give him a refund.

This is a perfect example. Had he only purchased a few tablets, this issue would not have arisen. I called his doctor and

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suggested an alternative. The new medication, temazepam, costs him just \$15 a month and works well for him.

You can take statins every other day

Statins (Lipitor, Zocor, Pravachol, Mevacor, Crestor, and Lescol) are a class of medications used mainly for reducing low density (LDL) blood cholesterol (the bad one) as well as increasing high density (HDL) blood cholesterol (the good one).

Several medical studies prove that these medications are just as effective if you double the dose and take them every other day. Researchers looked at 15 men who were taking Zocor and doubled their dose and had them take it every other day. The results were the same as if they continued on their regular daily schedule. Another study involved Lipitor and after 12 weeks, those taking a daily dose reduced LDL 38% and those taking a double dose every other day saw a reduction of 35%. This small difference is not significant.

This technique is a little harder to follow because you really have to pay attention to the days you take your medicine and the days you don't. The best way is to either mark it down on a calendar or use a pill box. The type of pill box I recommend is the kind with different compartments for different days. You could also take the medication on the odd days of the month and skip it on the even days.

Doubling the strength of these medications does not double the cost. For example, Lipitor 80mg costs just slightly more than Lipitor 40mg, which costs just slightly more than Lipitor 20mg. Ask the doctor to write a prescription for twice the strength and take it every other day.

To get the greatest savings from this technique we have to go

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back to splitting the medication. Suppose your doctor wants you to take 20mg of Lipitor every day. Instead of buying thirty Lipitor 20mg for the month, you could buy only eight Lipitor 80mg, cut them in half (40mg) and take them every other day. This is a 75% savings! This technique works equally well for the other statins.

This technique will not work for Lescol. This is because Lescol is a capsule and cannot be cut. There is a Lescol XL 80mg tablet but because it is an extended release form, it cannot be split either.

Your doctor may be hesitant to change you to every other day. If so, tell him or her to refer to any one of the following journal articles:

Journal of Cardiovascular Pharmacological Therapy June 8, 2003

American Heart Journal October 14, 2002

Pharmacotherapy September 22, 2002

Pharmacotherapy August 18, 1998

Annals of Pharmacotherapy June 31, 1997

Each peer reviewed journal article comes to the conclusion that every other day dosing is just as effective as daily dosing.

Dear West,

Thank you for the tip about Lipitor. My husband and I both take twenty milligrams a day and it is very expensive. We didn't want to take them every other day at first. We did have our doctor write for a higher strength and cut them in half after you told us about it. We each asked our doctor about taking them every other day. He suggested we try it to see if we can keep track.

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*After three months our cholesterol has not gone up. It does work. I take mine on even days and my husband takes his on odd days. It was costing us \$225 a month just for Lipitor. Now we buy ten Lipitor 80mg, cut them in half, and take them every other day. We now pay only about \$70 per month instead of over \$200. Thanks again
Gloria P.*

Back to Mr. Singleton again. Well, if we were to go from Zocor 20mg every day to one-half of a Zocor 80mg (40mg) every other day, what would he save? Would it be worth it? Remember, he pays a \$30.00 co-pay for thirty Zocor 20mg. For thirty Zocor 80mg, the cost is \$135. Cut in half, we get sixty 40mg, taken every other day. This works out to \$33.75 per month. Not a savings.

Then Mr. Singleton had a great plan of his own. He said he pays \$400 a month for health insurance, \$125 of that for prescription coverage. Since he is not using his insurance for four of his six medications, cancel drug coverage. We investigated this and learned that he can save \$80 per month.

Do you see what these couple of steps can do? This patient was making several monthly trips to the pharmacy spending \$225 a month for prescriptions and insurance. He now visits the pharmacy ONCE every three months and saves \$80 per month. In a year, that is four trips to the drug store and an extra \$960 a year in his pocket! We did this without changing a single medication or comparing prices. Armed with this technique, Mr. Singleton can now search out the best price to save even more.

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<i>Medication</i>	<i>Before</i>	<i>After</i>
<i>furosemide</i>	<i>\$10</i>	<i>\$4</i>
<i>digoxin</i>	<i>\$10</i>	<i>\$4</i>
<i>metoprolol</i>	<i>\$10</i>	<i>\$7</i>
<i>Proscar</i>	<i>\$30</i>	<i>\$83</i>
<i>Zocor</i>	<i>\$30</i>	<i>\$34</i>
<i>warfarin</i>	<i>\$10</i>	<i>\$12</i>
<i>Insurance</i>	<i>\$125</i>	<i>\$0</i>
<i>Total</i>	<i>\$225</i>	<i>\$144</i>

Check your refills

While this is not a direct money saving tip, it certainly helps in your frustration. Just because your prescription bottle says you have refills does not necessarily mean that you do. Often times the prescription will expire and you will not realize it. A non-controlled medication prescription expires one year after the doctor writes the prescription. A controlled substance prescription expires after 6 months with certain exceptions. A controlled substance can also only be filled a total of six times. No matter how many pills you get, after six fills, the prescription has expired, you have to get a new one.

Just to make sure you don't go to the pharmacy for your medication when the refills have expired, call in all your refills. The pharmacy will let you know if your prescription is still active. If you need a new prescription, the pharmacy should call your doctor for you. Your doctor's office can authorize refills over the phone.

Always choose generics

The Food and Drug Administration (FDA) regulates all prescription medication. In order for a drug manufacturer to produce a generic equivalent, they must prove to the FDA that

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they contain the *exact* same amount of active ingredient as the brand medication. Generics can save you up to 80% and are just as effective. The average savings on generic medication is about 50%.

Every state has different laws regulating generic substitution. Some states require the doctor to sign that it is OK to give a generic. Other states allow the pharmacist to substitute a generic whenever possible. Most pharmacists will dispense the generic anyway since it is much cheaper for the patient and is good for business.

Every time you get your brand name medication refilled, ask if it is available in generic form. Drug patents are expiring continuously and no one advertises when a generic will be available. From experience, 90% of generics just “show up” one day in the daily delivery of medication.

Occasionally when a major medication loses its patent, like Prilosec, we know about it roughly a month ahead of time. But for the most part, we are not told when they become available.

For some medications, the patent has technically run out but there is no generic available. This is because no other company has successfully proven that they can reproduce the exact same action as the brand drug. Or, the brand manufacturer is battling the generic manufacturers in court to delay the process. The Food and Drug Administration has, therefore, not approved a generic.

A recent study showed that nearly 40% of prescriptions were filled with the brand name when a generic was available. In the medical journal, *Annals of Internal Medicine* June 7, 2005, Haas et al conducted a study to see the possible savings of using generic medications. During their investigation, they determined

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that if people used generics, there would have been a total savings of nearly \$9 billion just in the year 2000 in the United States. That potential savings amount has certainly increased with the greater number of people getting prescription medications.

Don't listen to advertisements

Television ads sure do make every medication look wonderful. It seems that whatever condition you have, there is some new cure for it. When you see the commercial, do you feel that they are talking about you?

According to the drug companies, if you take their new medication, you will sleep great, wake up happy, play with your grandkids, your stomach won't hurt, your cholesterol level is down, you no longer have allergy problems, your eyes aren't dry anymore, your "male performance" is back to that of a twenty-year-old's, and you have a full head of hair. They then advertise how wonderful their product is. Customers see these ads and then ask their doctor to prescribe them. It's too bad the commercials don't say what the medication costs.

A good estimate is 75% of all new medication approvals are for "me too" drugs. They are called "me too" because there is already a drug available for that particular symptom in that particular class of medication. The drug companies produce a similar acting medication but not exact copy. They want a piece of the profit. The other drug companies are making a profit, so their response to this profit is, well "me too." The new drug works the same way as the older, generic, far less expensive medication. Just because it is newer, does not mean it is better.

Don't fall for this advertising. Drug companies spend millions of dollars promoting their product. Perhaps this is part of the reason

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they are so expensive. You are much better off with a generic in the same class.

Compare prices

Before you make a major purchase, do you shop around for the best price? If five different stores were selling the exact same plasma TV, would you want to check out each merchant's price? We love comparing prices and getting the best deal. In the 1970's, the airline industry kept the flight prices relatively hidden from the public. One airline could be charging much more or much less than a competitor for the same flight.

The consumer didn't know. Therefore, traveling by air was expensive and you really weren't sure if you were getting a good price or not.

This is how the drug industry is today. It is difficult to know how much medications cost.

A study by the Department of Health and Human Services titled "Report to the President, Prescription Drug Coverage, Spending, Utilization, and Prices" attempts to explain why medication is so expensive. The report is available online. You can read the entire article for yourself at <http://aspe.hhs.gov/health/reports/drugstudy/>.

It explains the wide variety of prices that are being charged throughout the United States.

You can save money by checking drug prices with different local drug stores. Research shows that small independent pharmacies and warehouse clubs often have the best prices. The small, independent pharmacies use what is called a "loss leader" for many prescriptions. They make absolutely no money on the

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prescription in hopes that you will buy something else from their store. They also will certainly have better customer service than larger chain pharmacies.

The warehouse clubs buy in such volume that they are given special prices and rebates from manufacturers and wholesalers. In price comparisons, general prescription drug prices range from most expensive to least expensive: chain drug stores, supermarkets, department stores, independent pharmacies, warehouse clubs, then mail order.

One of my professors in pharmacy school once owned a small retail pharmacy and told me how he used aspirin as his “loss leader.” Since many people take a daily aspirin for their heart, he advertised and sold aspirin for less than his cost. He would lose a few cents per bottle of aspirin that he sold. After placing an advertisement in the local paper, most people who came in to buy the aspirin would find something else to buy or see the service he would provide his prescription customers. It was worth a few pennies to get a customer through the door. I think most business owners would gladly pay this little bit to have a new customer walk in the door and see what he or she has to offer.

Review your medication

At least once a year, bring all your medications to your physician so the two of you can review them. Your doctor should first focus on whether you still need all your medications. It is not unusual for a person to begin taking a medication for a specific symptom and continue taking it even when it is no longer necessary.

Do you really need to take a sleeping pill every night? Perhaps

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because of your weight loss and exercise program, you no longer need to take that \$100 a month cholesterol pill.

Many times I have called doctors' offices to request refills for patients. The doctors sometimes do not even realize their patients are still taking this particular medication. Usually the drug was prescribed many months ago and he did not realize his patient was still taking it.

How has your blood sugar been? If it has been normal, check into reducing the dose or eliminating your diabetes medication. Regular exercise plays a major role in how your body functions and uses glucose (energy). Also, if you are taking a brand medication, ask your doctor if there is an alternative available in a generic form.

Prescription drugs are grouped into classes. Each class works in the same or in a very similar way. Within each class there are usually both brand and generic medications available. You may be able to save by switching to a generic in the same class.

“Start low and go slow”

This is a saying that is taught to doctors and pharmacists during their college years. It instructs the clinician to start with the lowest possible dose. If this dose is not adequate, slowly increase the dosage.

When you get a new medication, make sure the doctor is giving you the lowest dose. Not only is this medically justifiable, it is probably the least expensive way to go. Getting the lowest dose also reduces your risk of side effects, if any.

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Native Americans

A tribe of Native Americans in Connecticut receives discounted medication from various manufacturers. They then pass this savings on to members of various groups. They are the Mashantucket Pequot Tribal Nation of Connecticut and the website is www.prxn.com. They can also be reached by phone at 1-800-342-5779. The greatest discounts are given to other Native Americans of various tribe affiliations.

They also serve those of other groups such as AAA and over one hundred other organizations. If you are a Native American, tribal or non-tribal, they are worth checking out for mail order prices. You can request a price quote over the internet. You must, however, belong to one of the groups or organizations which they service.

Prescription Strength vs. Over-the-Counter

Several medications available over-the-counter (OTC) are much more effective than most consumers believe. Many pain relievers, antacids, creams, and antihistamines are available over the counter. Give these a try before going to see your doctor. Most all common ailments have some over the counter medication that will take care of them for you.

Just be sure you have no drug interactions with your current prescription medication. Approximately 200 over-the-counter medications were at one time prescription items. Claritin and Prilosec OTC are recent examples. Some medications like Zantac, Motrin, Aleve, and Pepcid are over the counter at lower strengths than the prescription version. You can see that just because a medication does not require a prescription does not mean that it is not effective. In fact, many insurance companies are not paying for medication when a lower strength is available over the counter.

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If your doctor prescribes ibuprofen 800mg, your insurance may not pay for it because they want you to use four 200mg tablets. These are available without a prescription and are very inexpensive.

<u>Medication</u>	<u>Prescription Strength</u>	<u>OTC Strength</u>
Zantac(ranitidine)	150, 300mg	75mg
Motrin(ibuprofen)	400, 600, 800mg	200mg
Aleve(naproxen)	250, 375, 500, 550mg	220mg
Pepcid(famotidine)	20, 40mg	10mg

“What’s the best thing for...”

Pharmacists are continually asked, “What’s the best thing for...” this or that. This section was added as a quick reference for your ailments. Simply find your symptom below and the best remedy is listed.

In virtually every case, there is a generic or store brand available at a significantly lower price. Just as with prescription medication, the generic or store brand is equally effective at a reduced cost.

The suggestions here are the medications that collectively, pharmacists have chosen that work the best for the vast majority of the population.

You can get the full report at www.MedicineCoach.com

Acne Treatment	Clearsil
Adhesive Bandages	Band-Aid
Allergies	Claritin
Analgesic (children)	Children’s Tylenol
Antacids	Prilosec OTC
Anti-Cavity Rinse	Listerine
Anti-Diarrheal	Imodium AD

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Anti-Flatulence	Gas-X
Antibacterial Soap	Hibiclens
Arthritis Pain	Aleve
Artificial Tears	Tears Natural
Aspirin	Ecotrin
Athlete's Foot	Lamisil
Blood Pressure Monitor	Omron
Burn Preparations	Neosporin
Calcium	Os-Cal
Canker Sore	Orabase
Cholesterol Reduction	Cholest-Off
Cold Sore	Abreva
Common Cold (adult liquid)	Robitussin
Common Cold (adult night)	NyQuil
Common Cold (adult tablet)	Sudafed
Common Cold (children)	Dimetap
Common Cold (nasal)	Zicam
Contact Lens Cleaner	Bausch & Lomb
Contact Lens Solution	Bausch & Lomb
Co-Q10	Nature Made
Cough (adult)	Robitussin
Cough (children)	Delsym
Cough (diabetic)	Diabetic Tussin
Dandruff Shampoo	Nizoral
Decongestant (oral)	Sudafed
Decongestant (spray)	Afrin
Diabetic Glucose Meter	Accu-Chek
Diabetic Nutritional	Glucerna
Diaper Rash	Desitin
Diet/Weight Loss	Slim-Fast
Dry Mouth	Biotene
Ear Ache	Similasan Earache Relief
Ear Wax Removal	Debrox
Expectorant (adult)	Mucinex
Eye Drops (allergy)	Naphcon-A
Eye Drops (anti-irritant)	Naphcon-A
Eye Vitamin	Ocuvite

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Fiber	Benefiber
Flax Seed Oil	Nature Made
Flu Medicine	Tylenol Flu
Foot Care Lotion	Zim's Crack Crème
Headache	Tylenol
Hemorrhoids	Anusol
Incontinence	Depend
Incontinence Ointment	ARC
Infant Formula	Enfamil
Jock Itch	Lotrimin
Joint Pain/Arthritis	Osteo BiFlex
Lactose Intolerance	Lactaid
Laxative (bulk)	Metamucil
Laxative (stimulant)	Dulcolax
Laxative (stool softener)	Peri-Colace
Lice	Nix
Lip Balms	Carmex
Liquid Bandage	New-Skin
Magnesium	Slow-Mag
Meal Replacement Bar	Balance Bar
Menstrual Anxiety	Midol
Migraine Headache	Excedrine Migraine
Moisturize Cream	Eucerin
Motion Sickness	Dramamine
Mouthwash	Listerine
Multi-Vitamin	Centrum
Nail Anti-Fungal	Fungi Nail
Nasal Moisturizer	Ocean
Nasal Strips	Breathe Right
Nutritional Supplement	Ensure
Omega-3 Fish Oil	Nature Made
Oral Cleansers	Listerine
Ovulation Prediction	First Response
Poison Ivy/Oak	Ivy-Dry
Pregnancy Test	EPT
Saliva Substitute	Salivart
Saint John's Wort	Nature Made

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Saw Palmetto	Nature's Bounty
Scar Treatment	Mederma
Sinus Congestion	Sudafed Sinus
Skin Care	Eucerin
Sleep Aid	Tylenol PM
Smoking Cessation	Nicoderm CQ Patch
Snore Aids	Breathe Right
Sore Throat (liquid)	Chloraseptic
Sore Throat (lozenge)	Chloraseptic
Soy	Estroven
Stomach Acid (H-2 blocker)	Pepcid
Stomach Upset	Pepto Bismol
Stool Softener	Colace
Teeth Whitener	Crest Whitestrips
Teeth Whitening Kit	Rembrandt
Teeth Whitening Toothpaste	Colgate Plus Whitening
Teething Pain	Baby Oragel
Thermometers	BD
Toothpaste	Colgate Total
Toothpaste (sensitive)	Sensodyne
Topical Analgesic	BenGay
UTI Testing	Azo Test Strips
UTI Prevention	Azo Cranberry
Vaginal Anti-Fungal	Monistat
Vaginal Moisturizer	K-Y Jelly
Vitamin A	Nature Made
Vitamin B	Nature Made
Vitamin C	Nature Made
Vitamin D	Nature Made
Vitamin E	Nature Made
Wart Remover	Compound W
Wound Care	Neosporin

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Erectile Dysfunction Medication

Just about any man can try Viagra, Cialis, or Levitra for free. Unless you take nitrates for your heart, few doctors will deny their patients erectile dysfunction (ED) medication. These tablets average about \$15.00 each and the manufacturers will give you a supply free of charge.

You have to visit their website to print the coupon or voucher. The offers change frequently so they may be different by the time you go to their website. The three websites are:

www.Viagra.com
www.Levitra.com
www.Cialis.com

You may even be able to get your doctor to write you a prescription for each one. Tell him or her you want to see which one works best for you. Just remember, make sure the doctor writes the prescription for the same strength that is on the coupon.

You can also cut the tablets in half if necessary, doubling your free sample. If your doctor can prescribe a higher strength, you can even cut them into fourths. Start with the highest possible dose for each of the tablets and cut them into four pieces. Believe it or not, most men will benefit from a low dose.

The problem with men, and the drug companies know this, is that men have an ego. Men feel that they need the highest dose to get the maximum effect. This is not true in the case of these medications.

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West,

Thanks for the advice. I appreciate the tip about getting the Viagra and Levitra for free. I get the Levitra 20mg and cut them in half. Then I used the coupon and got eight more free.

Anonymous

Compliance

Compliance is simply taking your medication the way it is supposed to be taken. Before any medication makes it to the market, it has to have passed several rigorous tests. These tests help determine the best and most efficient way to take the drug. By not taking your medication correctly, it is actually costing you more money in return doctor visit costs and possibly emergency room visits.

Some medication is to be taken on an empty stomach, some on a full stomach. Some you take in the morning, some in the evening, some with water, some with as little water as possible. There are always instructions with your prescription. If you don't follow these directions, the medication will not work as well as it was designed to. Your doctor may then either increase your dose or switch you to a different, possibly more expensive medication.

If you are not taking your medication because of side effects, let your doctor know. You can do this with just a phone call and do not have to make another appointment.

Another great idea is to buy a plastic case for medication, the one with seven compartments for each day of the week. Some come with two, three, or four separate sections per day for your morning, afternoon, evening, and bedtime doses. This eliminates the question of whether or not you took your medication. Fill this case on Sunday and you will not have to remember for the

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rest of the week. This will also give you time to reorder your prescription because you will see that your vial is empty while filling your case. This is a very worthwhile investment in your health and you can find these at any pharmacy.

Some pharmacies will match competitors

Many of the independent drugstores, some major chains, like Kmart, Rite-Aid, and Wal-Mart, and some supermarkets' pharmacies will match or beat the lowest price available in your area. Some of my clients report that the Kmart pharmacy will even match the lowest internet price. Shop around, and then ask your pharmacy if they will match the lowest price you find.

Get prices from a variety of retailers by calling them or checking the prices on the internet. It can sometimes be like treasure hunting. You may just happen to find a great "loss leader" somewhere. When you call to get a price, be sure to have the following information ready: the name of your medication; the strength of your medication; the quantity of tablets or capsules you would like the price for.

Be sure to get the price for several different quantities. Oftentimes the less expensive generic medications cost just slightly more when you purchase a large quantity. The following chart breaks down the cost of three popular medications.

<u>Medication</u>	<u>Quantity</u>	<u>Cost</u>
furosemide 20mg	30	\$8
furosemide 20mg	90	\$12
furosemide 20mg	180	\$20
atenolol 25mg	30	\$8
atenolol 25mg	90	\$15
atenolol 25mg	180	\$28
fluoxetine 20mg	30	\$20
fluoxetine 20mg	90	\$45
fluoxetine 20mg	180	\$70

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As you can see, the price of most medications does not double or triple when you double or triple the quantity.

Free Samples from Your Doctor

This is most helpful, especially if you need a one-time supply of a drug for, say, a bacterial infection. The doctor will usually have a few pills in the office. Hopefully your doctor can supply enough medication so that you will not have to go to the pharmacy. But avoid samples of long term medication for chronic conditions if it means continuing on a costly new drug.

This is what the drug companies want. When the drug company representatives visit your doctor, they leave behind samples of their medication. The plan is for the doctor to give away a small quantity of this drug to get you started. They want you to see the benefits of their new expensive brand name medication. They want you to see the fancy packaging. They want you to see how cutting edge they are. They are willing to give some away in the beginning because they know if your body responds, they will have a customer for a long time.

This again is where educating yourself is very beneficial. One of the tips listed in this workbook is just that, learn about your medication. Learn what it does, how it works, and what drug class it belongs to.

There is usually no reason to use expensive, cutting edge medication when cheaper, equally effective generic alternatives are available. Don't be fooled into trying expensive medication for a chronic disease, even if it is free. Always try to use a generic, in the long run; you will save a significant amount of money and still maintain your health.

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Blood Glucose Monitors

If you are a diabetic, here is a secret the manufacturers of blood glucose monitors certainly don't want you to know. You can probably get a monitor free simply by calling them.

Every monitor has a toll free number printed on it for customer service. If your monitor breaks, you call this number and they usually send you another one, free of charge. Listed below are the phone numbers to some of the major manufacturers of blood glucose monitors.

Accu-chek Advantage	1-800-428-5076
Ascensia Elite XL	1-800-348-8100
Precision Xtra	1-800-527-3339
Precision QID	1-800-527-3339
One Touch Ultra	1-800-227-8862
One Touch Basic	1-800-227-8862
Freestyle	1-800-522-5226

Why would a company give away their product free of charge? The companies know that if you have their monitor, you have to buy their testing strips. The testing strips are quite expensive, about fifty to seventy-five cents each. Some people are testing their blood sugar five times a day; when they wake up, before breakfast, before lunch, before supper, and before bed. This works out to \$2.50 a day just for the test strips, that's \$75 a month.

So, why would the manufacturer give you a \$50 meter for free? Because they will get that money back, plus a lot more, from the sale of the test strips.

Periodically, a pharmacy will advertise a free blood glucose monitor with the purchase of the testing strips. This is similar to

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how the cellular phone companies work. They will give you the phone for free. They know you will be paying them monthly over a long period of time for the use of their phone. It is worth it for them to lose a little bit of money up front to get big profits at the end.

Expiration dates

You should not attempt to save money by using expired medication. The medicine decays over time and using it beyond the expiration date can pose serious health problems. Not only can the active ingredient deteriorate, the slow release mechanism can malfunction also. You could get an entire day's worth of medication all at once or you could not get any at all. The consequences of getting your total daily dose of blood pressure medication at once can prove disastrous. It is not worth the risk.

This is what the medical community is taught at medical school and is stressed by the drug companies. Drug companies, doctors, pharmacists, and others in the health care field do not advise using medication past the expiration date. This is mainly due to liability and legal restrictions.

Having been told this over and over myself, I wanted to investigate a little further. In 1979, a law was passed that required the manufacturers to print an expiration date on medication. This date, guaranteed by the manufacturer, says that the drug will retain 90% of its potency until this time. The medication, however, must be left in the original package and unopened.

When medication is dispensed from the pharmacy, it will usually have an expiration date of one year from the dispensing date. It is unclear whether this is law or just general practice.

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No one believes that the moment the expiration date arrives the medication suddenly becomes somehow ineffective or poisonous. Could it be that the drug companies just want us to replenish our supply on a continual basis? Finding a conclusive study proved difficult. I was fortunate enough to come across one study performed to determine the actual shelf life of medications. The entire article is available from a reputable company called *The Medical Letter on Drugs and Therapeutics*. The web address is: www.medletter.com/freedocs/expdrugs.pdf
It is an excellent read on this subject.

A few brief points from the study:

- * Only one report of toxicity from expired medication is from 1963 involving the antibiotic tetracycline
- * Data from a study involving 96 different medications concluded that the drugs remained stable for nearly five years after the expiration dates
- * Theophylline, an asthma medication, remained potent for about 30 years
- * Tablets are the most stable form of medication.
- * When kept under reasonable conditions, most medications remain active long after the expiration date

This study was performed by the United States Department of Defense after large amounts of stockpiled drugs were nearing the expiration date. The Pentagon saved millions of dollars by determining that medication is still effective long after the expiration date.

This is a statement from the American Medical Association's Council on Scientific Affairs:

"The actual shelf life of many pharmaceutical products might be considerably longer than the expiration date that appears on the

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manufacturer's container, which could result in unnecessary waste, higher pharmaceutical costs, and possibly reduced access to necessary drugs for some patients."

With this information in mind, what drug company is going to say that their medication is good for an extended period of time? They want you to have to buy more. If you put a bottle of medication on your shelf and it expires in one year, unless you use it all you will have to go out and buy another bottle after that time. The manufacturers are not going to spend millions of dollars to study the expiration date. By doing so, they will lose money because patients will not have to replenish their supply.

Armed with this data as well as other research, my *opinion* would be that tablets may remain active for longer than their stated expiration date. This is assuming they are kept in a cool, dry environment. The bathroom is probably the worst place in the house to keep medication. The best place is actually the refrigerator but a clothes closet works well also. Medications in liquid form do not keep as well. These are best being dumped down the sink or toilet after they expire. If you are in doubt of your medication's potency, it may just be safer to throw it away and obtain a new prescription.

Learn about your medication

A television and radio commercial for a clothing company ends with the phrase, "Where an educated consumer is our best customer." I don't think the drug manufacturers feel this way at all. If they did, they would be telling their customers not to use their expensive medication and stick with the less expensive generics.

When you learn about your medication, you will arm yourself with the knowledge to ask the doctor for less expensive

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alternatives. Today's health care is consumer driven. By knowing the answers to the four questions listed below, you put yourself in the top 1% of all patients. A full 99% of people who take medication cannot answer all four of the following questions:

- What is the medication used for?
- How does the medication work?
- What are the common side effects to look for?
- What class of medication does it belong to?

Sadly, roughly 65% of patients do not even know the names of all the medications they currently take. You have to know why you are taking a drug. If you do not, how do you know if it is working? By knowing how your medication works, you are learning what is going on inside your own body. You need to know the common side effects in case you are experiencing one. You can let your doctor know something is wrong so he or she can adjust your drug.

By learning which class your medication belongs to, you can easily find a less expensive generic alternate. If you are going to be taking a medication for the rest of your life, there are different cost cutting techniques than if the medication is for a short period of time.

And by all means, know the names of your medicine. I can't tell you how many times someone's medication is described as that little off-white tablet. If you cannot remember, write it down and keep it with you at all times.

I want to thank you for your information. I was having some hip pain and my doctor prescribed Celebrex for me. It works wonderfully but it costs over \$90 a month for 30 capsules. You

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*suggested I try over the counter Aleve which is naproxen sodium. I honestly cannot tell the difference. The store brand is \$5.99 for 100 tablets, what a bargain. I take two in the morning and one before bed. I haven't used the Celebrex now for 3 weeks.
Clara P. Franklin, TN*

This patient of mine went from spending \$3 a day on brand name Celebrex to just 18 cents a day for over the counter naproxen. By educating herself that Celebrex is an anti-inflammatory, she was able to ask me for a less expensive alternate. I informed her that the only real advantage Celebrex and the other COX-2 inhibitors have is that they are gentler on the stomach. If you do not have stomach problems, there is no reason to use them.

Reduce your dose

When you are on a maintenance medication, check with your pharmacy to see if a lower dose is less expensive. If it is, at your next doctor's visit, ask him or her if you can lower the dose until the next office visit to see what happens. Eating healthier and moderate exercise generally reduce your need for prescriptions. We have to remember that we are trying to reduce our costs as well as remaining healthy.

Even if you are only saving a few dollars a month, look at the lifetime value. Five dollars a month is \$60 a year. That is not a tremendous amount of money but it buys a pretty good dinner out for you and your spouse. When you save a few dollars here and a few dollars there, they do begin to add up. It's like investing monthly into a 401K or IRA. A little at a time, month after month, and before you know it, you have a pretty substantial nest egg. If you were to kept track of your drug savings, you would see the total saving adds up quickly.

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Check the Internet

The internet holds a wealth of information on patient assistance programs. Listed below are some excellent websites that will help you in attaining your medications. Each of these sites have several links to other sites. You can continue to look for information for a long time. There is literally no end to information on the internet.

www.needymeds.com - This is probably the best of the websites. Easy to navigate and tells you what programs are available for your medications.

www.pparx.org - Excellent, easy to navigate site.

www.freemedicineprogram.com - This program fills out the paperwork for you for a \$5 fee. They guarantee to get your medication or your money back.

www.rxhope.com - You can search by medication, manufacturer, or state.

www.rxassist.org - You can search by program, medication (brand or generic), manufacturer, or drug class.

www.ic-network.com/drugassistance - Listing of several drug assistance programs.

www.atdn.org/access/pa.html - Lists several, mostly HIV, medications and the available program for each.

These few web sites are really all you will need. The sites simply help you find the patient assistance program that will suit your needs. After researching several programs, for the vast majority of them you must have a household income of less than \$25,000 per year. If you are not too internet savvy, you can get the

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Directory of Prescription Drug Patient Assistance Programs by calling 1-800-762-4636. It will be sent to you free of charge from The Pharmaceutical Research and Manufacturers of America. It lists program eligibility, contact information, and general requirements.

You may also call the Partnership for Prescription Assistance at 1-888-477-2669. They have compiled over 275 public and private assistance programs as well as over 150 programs offered by the drug manufacturers.

Veterans

There are 24.4 million living American veterans. We live free in this great country of ours because these brave men and women risked their lives for this country. The Veterans Administration (VA) has incredible health benefits for those who served.

To be eligible you must have a character of discharge of honorable, general, or discharge under honorable conditions. Your length of service is a condition also. The VA requires 24 continuous months of active service but there are many exceptions to this rule.

They may supply eligible veterans with their medication through the mail at **no charge**. Other veterans are charged a \$7 co-pay for a 30-day supply of medication. Some service men and women have their maximum out-of-pocket capped at \$840 per year. The VA requires a yearly physical exam from one of their doctors and a prescription written by a VA doctor. There are hundreds of VA hospitals throughout the U.S. and every state has at least one.

To locate the nearest one to your home, call 1-877-222-8387 or go to www.va.gov. If you desire, you can also pick up your

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medication at the hospital. Many veterans see the doctor in the morning and then wait at the facility to get their prescription filled.

Another excellent web site for veteran's affairs is www.myhealth.va.gov. There is a lot of information here to help veterans with their health care costs.

Use your IRS deduction

The following is taken directly from the Internal Revenue Service Department of Treasury. You can find this and other documents at www.irs.gov.

*“If you itemize your deductions on Schedule A of Form 1040, you may be able to **deduct expenses you paid that year for medical care (including dental) for yourself, your spouse, and your dependents.** A deduction is allowed only for expenses paid for the prevention or alleviation of a physical or mental defect or illness. Medical care expenses include payments for the diagnosis, cure, mitigation, treatment, or prevention of disease, or treatment affecting any structure or function of the body.*

The cost of drugs is deductible only for drugs that require a prescription, except for insulin.

Medical expenses include fees paid to doctors, dentists, surgeons, chiropractors, psychiatrists, psychologists, and Christian Science practitioners. Also included are payments for hospital services, qualified long-term care services, nursing services, and laboratory fees. Payments for acupuncture treatments or inpatient treatment at a center for alcohol or drug addiction are also deductible medical expenses. You may include amounts you paid for participating in a smoking-cessation program and for drugs prescribed to alleviate nicotine withdrawal. However, you

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may not deduct amounts paid for nicotine gum and nicotine patches, which do not require a prescription.

You may deduct the cost of participating in a weight-loss program for a specific disease or diseases, including obesity, diagnosed by a physician. You may not deduct the cost of purchasing diet food items. In addition, you may include expenses for admission and transportation to a medical conference relating to the chronic disease of either yourself, your spouse, or your dependent (if the costs are primarily for and essential to the medical care). However, you may not deduct the costs for meals and lodging while attending the medical conference.

The cost of items such as false teeth, prescription eyeglasses or contact lenses, laser eye surgery, hearing aids, crutches, wheelchairs, and guide dogs for the blind or deaf are deductible medical expenses. You may not deduct funeral or burial expenses, health club dues, over-the-counter medicines, toothpaste, toiletries, cosmetics, a trip or program for the general improvement of your health, or most cosmetic surgery.

Transportation costs primarily for and essential to medical care qualify as medical expenses. The actual fare for a taxi, bus, train, or ambulance can be deducted. If you use your car for medical transportation, you can deduct actual out-of-pocket expenses such as gas and oil, or you can deduct the standard mileage rate of 14 cents a mile. With either method you may include tolls and parking fees. You may include in medical expenses the incidental cost of meals and lodging charged by the hospital or similar institution if your main reason for being there is to receive medical care.

You can only include the medical expenses you paid during the year, regardless of when the services were provided. Your total

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medical expenses for the year must be reduced by any reimbursement. It makes no difference if you receive the reimbursement or if it is paid directly to the doctor or hospital. You may include qualified medical expenses you pay for yourself, your spouse, and your dependents, including a person you claim as a dependent under a multiple support agreement. If either parent claims a child as a dependent under the rules for divorced or separated parents, each parent may deduct the medical expenses he or she actually pays for the child. You can also deduct medical expenses you paid for someone who would have qualified as your dependent except that the person didn't meet the gross income or joint return test.

You may deduct only the amount by which your total medical care expenses for the year exceed 7.5% of your adjusted gross income.

You do this calculation on Schedule A of Form 1040 in computing the amount deductible. Medical expenses include insurance premiums paid for accident and health or qualified long-term care insurance. You may not deduct insurance premiums for life insurance, for policies providing for loss of wages because of illness or injury, or policies that pay you a guaranteed amount each week for a sickness. In addition, the deduction for a qualified long-term care insurance policy's premium is limited.

You may not deduct insurance premiums paid by an employer-sponsored health insurance plan (cafeteria plan) unless the premiums are included in Box 1 of your Form W-2.

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To summarize:

If you spend more than 7.5% of your gross income on health care, the IRS says that you can deduct this cost from your annual income tax. Health care costs include not only your medication but also your doctor's visits, surgeries, tests and anything health related that you had to pay out-of-pocket for. Many senior citizens qualify for this deduction. Save all your receipts to prove your expenses.

If you are self-employed and have a net profit for the year, or if you are a partner in a partnership or a shareholder in an S corporation, you may be able to deduct, as an adjustment to income, 100% of the amount you pay for medical insurance for yourself and your spouse and dependents. You can include the remaining premiums with your other medical expenses as an itemized deduction. You cannot take the special 100% deduction for any month in which you are eligible to participate in any subsidized health plan maintained by your employer or your spouse's employer.

For an annual income of \$40,000, you would have to spend over \$3000 per year or \$250 or more per month to qualify. For \$30,000 income, you must spend at least \$188 per month. Towards the end of the year, figure out how much you have spent on health care. If you are going to be just short, go spend some money on your health. Don't miss your deduction by a few dollars.

Also, pharmacies can give you a printout of all the medication you had for the year and the out-of-pocket costs. From experience, many patients want this printout just before April 15th. Please give the pharmacy a couple of days to prepare this document for you.

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Finally, I am not an accountant, I am a pharmacist. Check with your tax consultant or CPA to be sure you qualify for this deduction.

Costco rebate

When researching the best prices, most of the time, www.Costco.com had the lowest price. You can lower this even more by buying their executive membership plan. You will get a rebate if you purchase your medication at Costco with this type of membership. With this plan you will get an additional 2% annual rebate check, up to \$500. Two percent doesn't sound like that much but it is better than nothing.

The membership also costs one hundred dollars per year so be sure you will be happy with all the services the company provides. If you live near a Costco warehouse and want to be a Gold Star or Business member, the cost is \$45 per year. You will have to pay an additional \$55 per year to get 2% back on all purchases. If you enjoy their services, it is well worth the extra cost.

A little known secret is you do not have to be a member of Costco to use the retail pharmacy. Costco allows anyone to use the services of their drug store. When you enter the warehouse, simply tell the person at the door you are going to the pharmacy. Sometimes they will escort you back to the pharmacy and other times they will let you just walk in. Without a membership, you will be able to purchase prescription items only. They will not allow you to purchase anything else. You can also only use cash or debt card. These little hassles are usually worth it when you realize the savings.

5. Canada

Just about everyone knows that prescription medication is cheaper in Canada. It is estimated that in 2007, over \$1.5 billion of prescription medication was shipped into the United States from “north of the border.” There is typically three ways to purchase drugs from Canada. One can cross the border to buy them, use the Internet and have them shipped, or go to so-called “stores” where they will assist you for a fee.

In Canada, the government keeps drug prices low through cost control methods. They can do this because of Canada’s high tax rate. Ordering prescription medication from other countries is technically illegal in the United States. The law states that a U.S. citizen may import up to a 90-day supply of medication for personal use, but only if the drug is not available in the United States. Rarely do people shop in Canada for a medication that is not available here in the U.S.

For politicians to enforce this law would be career suicide. It is known that the elderly provide a great percentage of the overall votes in elections. By going after senior citizens trying to save money, it would not put the politicians in favor of the majority of voters. Although it is illegal, not many of those in law enforcement are fining or arresting seniors looking to save. Even the FDA is turning a blind eye to this practice.

Drugs sold in other countries may not have the same high standards that we have here in the United States. Food and Drug Administration personnel, to assure quality and standards, randomly check pharmacy manufacturers and retailers here in the U.S. When you deal with foreign lands, you have to play by their rules and they may not have a higher authority to answer to.

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Not only may the manufacturing be below our standards, but storage is also an issue. Many people do not realize that proper storage plays a major role in the effectiveness of medication. This is especially true when it comes to heat and moisture.

The accessibility of a foreign pharmacist is practically nonexistent. How difficult would it be to get in touch with your Canadian pharmacist to ask about your medication? What if the wrong medication is accidentally sent? What happens then? With the help found here, you can find comparable and in some cases better prices at a local pharmacy than you can by risking your health going to a foreign country.

Wherever there is money, there are going to be scam artists. There have already been reports of patients getting counterfeit medication as well as people sending their money and never getting their medication. When they try to get in touch with this “pharmacy,” they are nowhere to be found. Don’t let this happen to you.

The only advice I can offer is this; shop at your own risk.

When pricing medication from Canada, don’t forget to add the shipping and handling charges. Research has found that the overall prices were lower in Canada but after you pay the shipping, handling, and other fees, you can get close to the same prices safely here in the U.S. Also remember that the mail can take longer to get from Canada to your home, be prepared to order early.

Your insurance plan will most likely not be accepted in Canada and Canadian pharmacies may not ship controlled substances across the border. A Canadian pharmacy cannot legally fill a prescription that was written by a physician not licensed in

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Canada.

What many of the Canadian pharmacies do is hire a Canadian doctor to re-write your prescription so they can dispense your medication. You can learn more about the individual Canadian pharmacies by going to the National Association of Pharmacy Regulatory Authorities' website at www.napra.com. Also be sure to tell your US pharmacist about any imported medication you are taking so he or she can check for drug interactions.

It is strongly advised that you do NOT purchase your medication from Mexico or any other nation "south of the border." Manufacturing, storage, and quality control are far below US and Canadian standards. Furthermore, counterfeiting is also a problem. For the sake of your health, and life, it is not worth the risk to save a few dollars.

6. A Common Question

Why do doctors prescribe these expensive medications when cheaper ones are available?

In general, most doctors don't really know how much medication costs. They have an idea but this is not their area of expertise. Doctors are taught and are obligated to prescribe to you, in their opinion, the BEST medication for your condition. Since they are bombarded with representatives from various drug companies, their opinions sometimes get altered.

The companies that produce the inexpensive generic medications do not send their representatives to the doctors' offices. They are

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busy competing with all the other manufacturers making the exact same generic. The big drug companies are sending representatives out to promote their expensive medication. If they can get doctors to prescribe their drug, the profits come in month after month after month. That is until you learn that there is most likely a generic or alternate drug you can use to stop sending your money to them and start keeping it for yourself.

Drug company representatives put what could be called “pressure” on doctors to prescribe their medication. In years past, doctors would get extravagant “gifts” to prescribe these medications. Ski vacation packages were one of the more popular rewards for prescribing a certain number of a company’s medication. Soon, each drug manufacturer was spending more and more money trying to get doctors to prescribe their medication. For some physicians, Hawaiian vacations, Alaskan cruises, trips overseas, and golfing packages were given as “presents” for their prescribing practices.

Drug companies were spending millions “influencing” doctors. Several years ago, the major drug manufactures had what is known as a “gentleman’s agreement.” They decided these expensive gifts, rewards, comps, or whatever you want to call them, were getting out of hand. Each company was one-upping the other. They decided to greatly reduce the costs of freebies they hand out. Now, these “gifts” are usually lunch for the staff as well as pens, pads, clocks, paperweights, and any other office products you can think of.

Representatives keep track of the prescribing pattern by preprinting the prescriptions with the doctor’s name, medication, strength, dose, and directions. All the doctor has to do is sign. “It’s much quicker than writing out a whole prescription,” they say.

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In the “old days,” in the corner of these preprinted prescription pads, there is a sequential number, usually printed in red. The next time the representative is in for a visit, he or she knows exactly how many prescriptions the doctor has written for that drug based on the pre-printed number of the next prescription.

Now, with the computer knowing virtually everything about you, it also knows all of your prescriptions and which doctor wrote for which medication. Companies compile this information and sell it to the drug companies. The drug companies use this information for marketing purposes. Don't worry, your personal information is not sent, just the doctor and the medication. Your personal information is stored elsewhere; for the insurance companies to use to base your insurance costs!

For the doctor who is writing a lot of prescriptions, the “gifts” get a little better. For the doctor who is not writing enough, the drug company representative will pay extra attention to this doctor.

Whether this practice is right or wrong, I am not to say, but this is how the proverbial game is played. I have found many doctors wish they could get back to the practice of medicine. They say this because years ago, before all these insurance restrictions, they could prescribe the medication they wanted. The medication costs were not out of control, so cost was not considered. Insurance companies covered just about every medication. There were no formularies.

These days, the doctor diagnoses the problem and decides which medication should be best. Then, in the back of his mind, he's thinking about all the special perks he gets from the different drug manufacturers. He also has to check which insurance you have. If this medication is not covered by your plan, he has to

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change it. If he thinks it is covered but is actually not, the pharmacy will probably call him later in the day. He then has to find out which drug is covered and start all over again. Many of today's seasoned doctors would most likely love to go back to prescribing the way it used to be.

Remember all those "gifts" the doctors were getting. It is ironic that the drug companies wanted to reduce the amount of money spent advertising to doctors. They are currently spending billions of dollars a year advertising to potential patients. They have realized that the patient can now ask for a specific medication.

It has recently been brought to my attention that the major drug manufacturers are back to their old tricks again. Instead of giving the doctors vacation packages, they are sending them to free continuing education seminars.

As health care professionals, we are required to attend a certain number of continuing education hours per year. So the "nice" drug manufacturers are paying for the doctors to get their required education.

Well, let me tell you what is happening. The drug company's representative comes in to pay your doctor a visit. He quickly explains the benefits of using his medication and gives your doctor a few samples to get people started. He then lets your doctor know that they are offering a free continuing education seminar that will tell him all about the drug. He can get his required hours for free. Oh yea, the seminar is in Lake Tahoe.

"We'll fly you there, put you and a guest up in a nice hotel, and provide transportation for you. It is a two day weekend seminar lasting three hours each day. The rest of the time is yours; you can do as you please."

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So now the doctor gets a little weekend getaway, disguised as continuing education. Who is going to turn that down? When it comes to prescribing time, I'm sure your doctor is thinking about next year's continuing education.

7. Free Medication From The Manufacturer

Many manufacturers offer free medication or rebates to everyone. Take advantage of these. Under most circumstances, you can use them once a year. This is because the drug companies normally purge their files regularly. If you use your coupon, rebate, or voucher in, say, March, then next April you will probably be able to use another one.

This little trick will save you money every year. There is also nothing that says you have to use these rebates on your first prescription either.

For example, you can be taking Miacalcin for years and still get a month free (every year) from Novartis. Remember to read the coupon to know exactly what the manufacturer requires. Most will say the coupon must be accompanied by a new prescription. This requires your doctor to write you a prescription or call your pharmacy with the new prescription.

Drug manufacturers obviously want you to use (purchase) their medication for a long period of time. Because of this, many of them are willing to give you free samples to get started. Others will give you a coupon to use at the pharmacy or send you a rebate check in the mail.

To take full advantage of the drug companies, try to get free

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samples from your doctor first. When those are used up, take advantage of your rebate or coupon. By this time you should know whether or not this medication is right for you, and it hasn't cost you any money.

Several of the manufacturers are now only giving coupons and vouchers to doctors' offices. It is getting more and more difficult for pharmacists to get these coupons in the pharmacy. Sometimes the drug company's representative will leave advertisements at the pharmacy with coupons attached. Oftentimes the doctors get a sticker to put directly on the prescription for the free trial offer.

The easiest way to get the rebates is to go to the web site listed. Most sites let you print the rebate coupon right from their web page. Then bring this document with you to the pharmacy with your prescription. You will get your medication free or with the discount taken off the price.

A+D Ointment

What you get: \$1 coupon

http://www.myadbaby.com/special_offers.html

Accu-Chek

What you get: Free meter, 60 free test strips

<https://www.accu-chek.com/promo/us/avivaSkinsPromo.htm>

Aciphex

What you get: Free Trial, up to 14 tablets

<https://www.refluxdigest.com/showDTCWebRegistration.do>

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Actonel

What you get: One month supply every 12 months

<https://www.actonel.com/offer/may04/brandedLanding.jsp?src=bsn1004>

Actos

What you get: \$50 rebate

<http://www.actos.com/actos/specialoffers.aspx>

Acuvue

What you get: Free trial pair of lenses

<http://www.acuvue.com/free-trial.htm?flowId=1&rc=G11&skinId=S101&promoID=PS&popup=0>

Adora

What you get: \$1 coupon

<http://www.adorasamples.com/>

Advair Diskus

What you get: Free trial for first prescription, \$10 coupon for current users

<https://www.advair.com/asthma/coupons-and-special-offers/coupons-and-special-offers.jsp>

Advate

What you get: 6 Free doses, Free storage case

<http://www.advate.com/trialprog.html>

Afrin

What you get: \$1 coupon

<http://www.afrin.com/Original/Default.htm>

Alaway

What you get: \$4 coupon

http://www.bausch.com/en_US/consumer/visioncare/product/drops/alaway_con.aspx

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Aldara

What you get: \$25 rebate
<http://www.aldara.com/coupon>

Aleve

What you get: \$1 coupon for any Aleve product
<http://www.aleve.com/index.cfm>

Allegra D

What you get: Save up to \$24
http://allegra.com/allegra-D_savings/default.aspx

Alli

What you get: \$10 rebate
<https://secure.myalli.com/StartPlanConsultation.aspx>

Alphagan P

What you get: \$20 rebate
<http://alphaganp.com/Patient/Default.aspx>

Ambien CR

What you get: 7-Night Free Trial, up to \$20 off next 5 prescriptions
<http://www.ambienCR.com/cr-extras/ambien-coupon-free-trial.aspx>

Amitiza

What you get: \$20 savings
<https://www.amitiza.com/secure/coupon.aspx>

Anbesol

What you get: \$1 coupon
<http://www.anbesol.com/index.asp>

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Androgel

What you get: \$120 savings towards 6 months of co-pays
http://www.androgel.com/extras_support.html?ref=howAndrogel_mod3

Animi-3

What you get: Free trial
<http://www.animi-3.com/signup.aspx>

Apidra

What you get: \$100 savings card
http://www.apidra.com/apidra_100_offer.aspx

Aromasin

What you get: Free Trial
<https://www.aromasin.com/content/signup.aspx>

Asacol SR

What you get: \$25 off or 60 free tablets
<https://www.asacol.com/registration/registration.jsp>

Asmanex Twisthaler

What you get: Free trial
https://www.asmanex.com/asmanex/application?namespace=coupon&event=ftc_coupon

Astelin

What you get: \$20 coupon
http://www.astelin.com/info/offers_resources/coupon.html

Avandia

What you get: \$10 coupon
<https://www.avandia.com/optin/avandia-discount-registration.jsp>

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Avodart

What you get: Free Trial

<https://www.avodart.com/free-trial/fto.jsp>

Bayer's Breeze 2 Meter

What you get: Free blood glucose monitor

<https://offers.bayerdiabetes.com/CouponReg.aspx?product=breeze>

Bayer's Contour Meter

What you get: Free blood glucose monitor

<https://offers.bayerdiabetes.com/CouponReg.aspx?product=contour>

Betaseron

What you get: Free trial and rebate coupons

<https://www.mspathwaysforms.com/ms-pathways/forms/appBerlexmsprog.jsp>

Boniva

What you get: Free Trial

https://www.boniva.com/myboniva/register_step1.aspx?WT=joinbon

Breathe Right

What you get: \$2 coupon

<https://www.breatheright.com/breathe07.promo?mn=cmVnaXN0cmF0aW9u>

Campho-Phenique

What you get: \$1 coupon

<http://campho.com/>

Capex

What you get: \$5 rebate

<http://capexshampoo.com/index.cfm>

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Cardura XL

What you get: \$20 coupon

http://www.carduraxl.com/media/CarduraXL_InstantSavingsCoupon.pdf

Cellcept

What you get: \$100 savings card

<http://www.cellceptforliving.com/>

Cialis

What you get: Free trial

<http://voucher.cialis.com/>

Cimzia

What you get: co-pay assistance up to \$500

<http://www.cimzia.com/financial2.asp>

Citracal

What you get: \$2 coupon

<http://www.citracal.com/>

Citrucel

What you get: \$2 coupon

<https://www.citrucel.com/Citrucel2dollar.promo?mn=cmVnaXN0cmF0aW9u>

Clarinex

What you get: \$25 coupon

https://www.clarinex.com/application?namespace=coupon&origin=home_both_top.jsp&event=coupon&web_program_id=00000403

Claritin, Claritin-D

What you get: \$3 coupon

<http://www.claritin.com/>

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Clenia

What you get: \$15 rebate

http://www.clenia.com/pdfs/Clenia_rebate.pdf

Clindagel

What you get: \$15 rebate

<http://www.clindagel.com/survey/index.cfm>

ClindaReach

What you get: \$30 rebate

<http://www.dusapharma.com/rebate.html>

Clindesse

What you get: \$15 rebate

http://www.clindesse.com/pts_rebate.aspx

Clobex

What you get: \$25 rebate on Clobex Lotion

<http://www.clobex.com/consumer/SpecialOffers.aspx>

CloSYS

What you get: \$2 coupon

<http://www.rowpar.com/couponForm.php>

Colazal

What you get: \$100 off next 6 prescriptions

<http://colazal.triplefin.com/>

Combigan

What you get: \$25 rebate

<http://www.combigan.com/pdfs/CombiganRebateForm.pdf>

Commit

What you get: \$5 coupon

<https://www.commitlozenge.com/commit5dollar.promo?mn=cmVnaXN0cmF0aW9u>

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Concerta

What you get: Free trial

<https://www.concerta.net/concerta/pediatric-free-trial-offer.html>

Contac

What you get: \$1 coupon

<https://www.contac.com/getonedollaroff.promo?mn=cmVnaXN0cmF0aW9u>

Coreg CR

What you get: \$25 coupon

<https://www.coregcr.com/signup.jsp>

Coricidin

What you get: \$2 coupon

<http://www.coricidin.com/>

Cortizone-10

What you get: \$1 coupon

http://www.ditchtheitch.com/community_center.htm

Cosamin DS

What you get: \$3 coupon

<http://www.nutramaxlabs.com/products/human/cosamin/coupon.asp>

Crestor

What you get: Free trial

<http://www.crestor.com/c/explore-crestor/freetrial/index.aspx>

Cutivate

What you get: \$20 coupon

https://www.saveourskin.info/SOS/pdcut_web_enr_form.jsp

Cymbalta

What you get: Voucher for 14 free pills 20mg

<http://voucher.cymbalta.com/>

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Daytrana

What you get: Free trial
<https://www.daytrana.com/about-daytrana/trial-offer/Default.aspx>

Debrox

What you get: \$1 coupon
<https://www.debrox.com/coupon.promo?mn=cmVnaXN0cmF0aW9u>

Deplin

What you get: Savings card program
<http://www.deplin.com/Caremark,Coupon>

Desitin

What you get: \$1 coupon
<http://bricks.coupons.com/Start.asp?tqnm=rdsucfl955330&bt=wg&o=3161&c=DW&p=Cc3DqZK9>

Desonate

What you get: up to \$125 savings voucher
<http://www.desonate.com/savings?>

Detrol LA

What you get: \$20 rebate
<https://www.detrolla.com/Rebate.aspx>

Differin

What you get: \$25 rebate
<http://member.differin.com/Default.aspx>

Dimetapp

What you get: \$2 coupon
<https://dimetapp.origindata.com/dimetapp/index.html>

Diovan

What you get: coupon and free blood pressure monitor
https://www.bpsuccesszone.com/info/tools/join/join_program.jsp?usertrack.filter_applied=true&NovaId=2229645031291385140

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Diovan HCT

What you get: coupon and free blood pressure monitor

http://www.bpsuccesszone.com/info/about/about_bp_success_zone.jsp

Divigel

What you get: \$25 rebate

http://www.divigelus.com/PDFs/DIV_Rebate_Coupon.pdf

Duac

What you get: \$15 coupon

<http://www.duacgel.com/duac/getadiscout.htm>

Duragesic CII

What you get: \$50 coupon, limit one per prescription

http://www.duragesic.com/duragesic/exit_coupon.html?&newURL=http://69.20.85.102

Ecotrin

What you get: \$1 coupon

http://www.ecotrin.com/Coupon_Registration/Coupon_Survey.aspx

Elmiron

What you get: \$10 coupon

<https://www.orthoelmiron.com/orthoelmiron/couponRegistration.form?source=OLOF>

Enablex

What you get: Free trial

<https://www.orthoelmiron.com/orthoelmiron/couponRegistration.form?source=OLOF>

Enjuvia

What you get: 30 free tablets

<http://www.enjuvia.com/patients/coupon/Default.aspx>

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Ensure

What you get: Free sample and coupons
<http://ensure.com/CouponError.aspx?s=sample>

EpiPen

What you get: \$5 coupon
https://www.epipen.com/epipen_reminder.aspx

EpiQuin Micro

What you get: \$20 rebate
<http://www.epiquinmicro.com/Rebate>

Estrogel

What you get: \$20 coupon first prescription, next 2 refills
<http://iw.rtm.com/Estrogel/>

Estroven

What you get: \$3 coupon
http://estroven.com/info/offers_promotions/estroven_coupon

Evamist

What you get: \$90 rebate
<http://www.evamist.com/papervoucher.aspx>

Excedrin Express Gels

What you get: \$2 coupon
<http://bricks.coupons.com/Start.asp?tqnm=rlplbkl24152069&bt=xs&o=54125&c=EX&p=TjoBqapO>

Excedrin Migraine

What you get: \$2 coupon
<http://bricks.coupons.com/Start.asp?tqnm=riblexu61592555&bt=wg&o=51835&c=EX&p=0SZ5JtO8>

Extina

What you get: \$35 rebate
<http://extina.com/hcp/Rebates.aspx>

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Femara

What you get: 30 free tablets

<http://novartiscoupon.mckesson.com/femara/femaraCouponMain.jsp>

Flomax

What you get: Free one week trial, \$30 in vouchers

<http://www.4flomax.com/mof/rmSurvey/RmSurveyController.jpj>

Foradil

What you get: \$20 coupon

https://www.foradil.us/frdl/application?namespace=coupon&event=coupon&web_program_id=00000204

Glucagen Hypokit

What you get: \$25 rebate

<http://beta.flexpenrebate.bluediesel.com/pdfs/Print.pdf>

Gonal-F

What you get: Savings program

<http://www.fertilitylifelines.com/savings.jsp?intcmp=Int2003>

Goody's Powder

What you get: \$1 coupon

<https://www.goodypowder.com/coolorange.promo?mn=cmVnaXN0cmF0aW9u>

Gynazole 1

What you get: \$15 rebate

<http://www.gynazole-1.com/rebate/offer.aspx>

Helixate FS

What you get: Free sample

<http://www.helixatefs.com/sample.aspx>

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Hepsera

What you get: save \$20

<https://www.yourliveryourhealth.com/orderForm.aspx>

Humapen Luxur-HD

What you get: 1 Free Humapen Luxur-HD

http://www.humalog.com/patient/humapen_luxura.jsp

Humapen Memoir

What you get: 1 Free Humapen Memoir

http://www.humalog.com/patient/humapen_luxura.jsp

I-CAPS

What you get: \$2 coupon

<http://www.icapsvitamins.com/icaps-vitamins/icaps-coupon.asp>

Imodium

What you get: \$2 coupon

<http://www.imodium.ca/en/coupon.asp>

Januvia

What you get: Free 30-day trial

<http://www.januvia.com/sitagliptin/januvia/consumer/evoucher/index.jsp?WT.svl=2>

Kadian C-II

What you get: save \$50 per monthly prescription

<http://www.kadian.com/pages/getpage.aspx?id=4F94959E-FE71-4158-9276-83A0FF8F2010>

Kapidex

What you get: \$55 savings card

<https://www.kapidex.com/SiteRegistration.aspx>

Keppra XR

What you get: \$30 savings card

http://www.keppraxr.com/about/savings_program.aspx

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Lactaid

What you get: Free sample

https://www.lactaid.com/vcrc/offers/nmcampaign.jhtml?id=vcrc/offers/la_freesample2.inc&oid=5018&bid=21&formType=C

Lamictal

What you get: Savings program for bipolar patients

https://www.lamictal.com/bipolar/patients/saving_offer.jsp

Levaquin

What you get: \$15 coupon

http://www.levaquin.com/levaquin/levaquin_coupon.html

Levemir

What you get: \$25 rebate

<http://beta.flexpenrebate.bluediesel.com/pdfs/Print.pdf>

Levitra

What you get: 3 free tablets

<https://www.levitra.com/three/threeforfree.jsp>

Levoxyl

What you get: 3 free sample coupons

<http://www.levoxylforlife.com/registration.aspx?query=>

Lialda

What you get: free 30-day trial

<https://www.lialda.com/registration.asp?>

LiceMD

What you get: \$1 coupon

<http://www.licemd.com/>

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Lipitor

What you get: Free 30-day trial or co-pay discount 10mg
<http://www.lipitor.com/content/free-trial-offer.jsp?setShowOn=&setShowHighlightOn=>

Lipofen

What you get: \$30 savings program
http://www.lipofenrx.com/lipofen_to_go.asp

Locoid Lipocream

What you get: \$35 coupon
<http://www.locoid.com/index.jsp>

Loprox

What you get: \$25 rebate
https://www.medicis.com/rebate/medicis_family_rebate.pdf

Lovaza

What you get: \$20 savings
<https://www.lovaza.com/consumer/lovaza-info.jsp>

Lumigan

What you get: \$20 rebate
<https://www.lumigan.com/lumiganSSL/SSLPages/rebate.aspx>

Lunesta

What you get: Free trial 1mg
<https://secure.lunesta.com/lunestaPromos/lunesta-coupon.cfm>

Lupron Depot

What you get: Up to \$440 rebate on full therapy course
<https://www.endofacts.com/register/rebate.aspx>

Lustra

What you get: \$50 rebate
<http://www.lustra.com/gva/rebate.asp?siteID=308>

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Maxair Autohaler

What you get: \$25 coupon
<http://www.maxairautohalercoupon.com/>

Maxalt

What you get: Free trial
http://www.maxalt.com/rizatriptan_benzoate/maxalt/consumer/special_offers/free.jsp?WT.svl=5&WT.srch=1&WT.mc_id=M2025

Maxalt MLT

What you get: Free trial
http://www.maxalt.com/rizatriptan_benzoate/maxalt/consumer/special_offers/free.jsp?WT.svl=5&WT.srch=1&WT.mc_id=M2025

Mederma

What you get: \$3 coupon
http://www.mederma.com/ads/cream_coupon300.pdf

Megace ES

What you get: \$25 rebate
<http://webrebate.trialcard.com/WebRebate/Megace/>

Meridia

What you get: \$25 coupon
https://www.meridia.net/dsp_feature_pcs.cfm

Metamucil

What you get: Free sample
<https://metamucil.safeprocessing.com/?src=metamucil>

MetroGel

What you get: \$10 rebate
<http://www.mybestfaceforward.com/signup/default.aspx>

Migranal

http://prescriptionmigrainerelief.com/HTML-INF/4_0_Try_Migranal_Today/index.shtml

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Minocin

What you get: \$55 rebate

http://www.minocinpac.com/coupon_minocin.jsp

MiraLax

What you get: \$2 coupon

<http://www.miralax.com/miralax/consumer/default.jsp>

Mirapex

What you get: Free 10-day trial

<http://mirapex.com/registration/RegistrationController.jspf>

Mircette

What you get: \$10 off next 2 prescriptions

<http://www.mircette.com/patient/clubcette/Registration.aspx>

Monistat-3

What you get: \$2 coupon for any Combination Pack

<https://www.monistat.com/coupon.jsp;jsessionid=BeS2h7SQ0dfqgh05JiWFE2V86Ag>

Motrin

What you get: \$1 coupon

<https://www.motrin.com/page.jhtml?id=/motrin/include/coupon.inc>

Myfortic

What you get: Free trial

<http://novartiscoupon.mckesson.com/myfortic/myforticCouponMain.jsp>

Mylanta

What you get: \$2 coupon

http://mylanta.com/page.jhtml?id=mylanta/news/news_main.inc

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Nasonex

What you get: \$10 coupon

https://www.nasonex.com/nasx/application?namespace=coupon&event=coupon&web_program_id=00100000

NeoBenz Micro

What you get: \$20 rebate

<http://www.neobenzmicro.com/keep-me-posted>

Neosporin

What you get: \$1 coupon

<http://www.neosporin.com/coupons.asp>

Nexcare After Surgery Care Kit

What you get: \$5 coupon

http://solutions.3m.com/3MContentRetrievalAPI/BlobServlet?locale=en_US&uniid=1173922186300&fallback=true&assetType=MMM_Image&blobAttribute=ImageFile&placeId=7BC6E48B1800BAE180A88EBDDE3453A2&version=current

Nexcare Cold and Hot Therapy

What you get: \$1 coupon

http://solutions.3m.com/3MContentRetrievalAPI/BlobServlet?locale=en_US&uniid=1173922185536&fallback=true&assetType=MMM_Image&blobAttribute=ImageFile&placeId=7BC6E48B1800BAE180A88EBDDE3453A2&version=current

Nexcare Diabetes Skin Care

What you get: \$1 coupon

http://solutions.3m.com/3MContentRetrievalAPI/BlobServlet?locale=en_US&uniid=1180571194602&fallback=true&assetType=MMM_Image&blobAttribute=ImageFile&placeId=7BC6E48B1800BAE180A88EBDDE3453A2&version=current

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Nexcare Skin Care

What you get: \$1 coupon

http://solutions.3m.com/3MContentRetrievalAPI/BlobServlet?locale=en_US&uniid=1173922185921&fallback=true&assetType=MMM_Image&blobAttribute=ImageFile&placeId=7BC6E48B1800BAE180A88EBDDE3453A2&version=current

Nexcare Tegaderm Transparent Dressings

What you get: \$1 coupon

http://solutions.3m.com/3MContentRetrievalAPI/BlobServlet?locale=en_US&uniid=1173922186613&fallback=true&assetType=MMM_Image&blobAttribute=ImageFile&placeId=7BC6E48B1800BAE180A88EBDDE3453A2&version=current

Nexium

What you get: Save up to \$30 a month

<https://www.purplepill.com/savingscard/index.aspx>

NicoDerm CQ

What you get: \$7 coupon

<http://www.startsampling.com/sm/100137/captureAddress.iphtml?item=100137&source=nicoderm&>

Nicomide

What you get: \$40 rebate

<http://www.dusapharma.com/rebate1.html>

Nicorette

What you get: \$10 coupon

<https://www.nicorette.com/nicoretteq1coupon.promo?mn=cmVnaXN0cmF0aW9u>

NovoFine 30

What you get: \$25 rebate

<http://beta.flexpenrebate.bluediesel.com/pdfs/Print.pdf>

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NovoLog FlexPen

What you get: \$25 rebate

<http://beta.flexpenrebate.bluediesel.com/pdfs/Print.pdf>

NovoLog Mix 70/30 FlexPen Cartridges

What you get: \$25 rebate

<http://beta.flexpenrebate.bluediesel.com/pdfs/Print.pdf>

NuvaRing

What you get: Free 1-month sample

<http://www.nuvaring.com/Consumer/global/freetrialoffer/freetrialoffer.asp?C=99499398048313194444&PID=0001117101000000&SRC=1>

Olbas

What you get: Free sample

<http://www.tasteforlife.com/catalog/SampleRequest.asp?Product=1218>

Olux

What you get: \$35 off

<http://www.olux.com/about-olux/rebate.php>

Olux-E

What you get: \$35 rebate

<http://www.olux-e.com/olux-e/rebate.php>

Opti-Free RepleniSH

What you get: 2 coupons every 60 days

<http://www.opti-free.com/Contact-Solution-Coupon.asp>

Optivar

What you get: \$25 rebate

<http://www.optivar.com/resources/rebate.html>

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Optive

What you get: \$3 coupon

http://www.mytearsmyrewards.com/optive/signup/optive_mtmr_signup.htm

Oracea

What you get: \$25 rebate

<http://www.oracea.com/Patient/Reimbursement/>

Orajel

What you get: coupons

http://survey.dellabsdev.com/output/_new_orajel_samples.cfm?id=5&site=http%253A%252F%252Fwww%252Eorajel%252Ecom%252F&domain=

Ortho Tri-Cyclen Lo

What you get: \$5 coupon

<https://www.thepill.com/thepill/offers-coupon.html>

Ovide

What you get: \$50 rebate

http://www.ovid4headlice.com/HeadLice_TreatmentRebate.html

Pataday

What you get: \$10 rebate

<http://www.pataday.com/about-pataday/Pataday-Eye-Drops.asp>

Patanase

What you get: \$10 rebate

http://www.patanase.com/documents/patanase_rebate_form.pdf

Patanol

What you get: \$10 rebate

<http://www.pataday.com/patanol/rebate.asp>

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Pedialyte

What you get: \$1.50 coupon
<http://pedialyte.com/registration.aspx>

Pepcid

What you get: \$1 coupon for Pepcid Complete and Pepcid AC
http://www.pepcid.com/page.jhtml?id=pepcid/offers/offers_2.inc

Pexeva

What you get: \$25 savings per prescription
<http://www.pexeva.com/coupon.php>

Polident

What you get: \$1 coupon
<http://www.mydenturecare.com/coupon.aspx>

PreCare Premier

What you get: \$6 off on next 5 prescriptions
<http://www.yourbabyshealth.com/rebate/>

Premarin

What you get: \$10 coupon
<https://www.premarin.com/registration/registration.aspx>

Preparation H

What you get: \$2 coupon
<https://j.ovm1.net/wch1/universalreg/Registration.aspx?reg=true&product=ph&c=1491&s=01&p=PRE06003>

PreserVision

What you get: \$1 coupon
<http://www.bauschjoyofsight.com/vitamins/promos.php>

Prilosec OTC

What you get: Free sample
http://www.pgeverydaysolutions.com/pgeds/en_US/jsp/EDS_Page.jsp?pageID=UMLP&brand=potc_brandsampler

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PrimaCare Advantage

What you get: \$6 off on next 5 prescriptions

<http://www.yourbabyshealth.com/rebate/>

PrimaCare One

What you get: \$6 off on next 5 prescriptions

<http://www.yourbabyshealth.com/rebate/>

Primatene

What you get: \$2 coupon

[https://j.ovm1.net/wch1/universalreg/Registration.aspx?reg=true
&product=pr&c=1251&s=01&p=PRI06001](https://j.ovm1.net/wch1/universalreg/Registration.aspx?reg=true&product=pr&c=1251&s=01&p=PRI06001)

Pristiq

What you get: 30-day free trial

<https://www.pristiq.com/FTO/signup.aspx>

Proair HFA

What you get: save \$100 on 5 prescriptions

<https://www.proairhfa.com/discountcard.aspx>

Pronto Plus

What you get: \$1 coupon

[http://survey.dellabsdev.com/output/pronto_survey3.cfm?id=10&
site=http%253A%252F%252Fwww%252Eprontokillslice%252E
com%252F&domain=71](http://survey.dellabsdev.com/output/pronto_survey3.cfm?id=10&site=http%253A%252F%252Fwww%252Eprontokillslice%252Ecom%252F&domain=71)

Propecia

What you get: new patient savings program

[http://www.propeciapersistence.com/persistence/propeciapersiste
nce/index.jsp?ID1=](http://www.propeciapersistence.com/persistence/propeciapersistence/index.jsp?ID1=)

Provigil

What you get: Free 7-day trial 100mg

http://www.provigil.com/pat600_free_trial_coupon.aspx

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PureVision

What you get: Free trial lens certificate

http://www.bausch.com/en_US/consumer/visioncare/general/pure_vision_free_trial_lens_offer.aspx

ReFacto

What you get: Free trial

http://www.hemophiliavillage.com/refacto_trial.asp

Relpax

What you get: save \$120 a year

<http://www.relpax.com/content/relpax-challenge.jsp?setShowOn=../content/for-relpax-patients.jsp&setShowHighlightOn=../content/relpax-challenge.jsp>

ReNu MultiPlus

What you get: \$1 coupon

<http://www.renu.com/>

Restasis

What you get: \$20 rebate

http://www.restasis.com/_learn_about/rebate.htm

Restylane

What you get: rewards program, earn up to \$475 in savings

<http://www.restylaneusa.com/rewards.asp>

Rid

What you get: \$2 coupon

<http://www.ridlice.com/>

Riomet

What you get: \$15 coupon

<http://www.riomet.com/printinter.asp>

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Robitussin

What you get: \$2 coupon

<https://robitussin.origindata.com/wyeth/robitussin/index.html>

Rogaine

What you get: savings program

<http://www.rogainedirect.com/refill.asp>

Rogaine for Women

What you get: savings program

<http://www.rogainedirect.com/women.asp>

Seasonique

What you get: \$75 savings card

<http://www.seasonique.com/Voucher/Default.aspx>

Senokot

What you get: \$5 rebate

<http://www.senokot.com/html/main/index.asp>

Simcor

What you get: Free 30-day trial

<https://www.simcortablets.com/simcor/patient/30-day-free-trial-offer/index.jsp;jsessionid=c630976f52fdaefcaf03503c1a641c49684b>

Singulair

What you get: \$20 coupon

http://www.singulair.com/montelukast_sodium/singulair/consumer/allergies/for_adults/savings_offer_for_singulair/index.jsp

SinuCleanse

What you get: \$2 coupon

<http://www.sinucleanse.com/coupon.pdf>

Skelaxin

What you get: \$30 coupon

<http://www.skelaxin.com/skelaxin-coupon.aspx?text=1>

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Solodyn

What you get: \$35 rebate

http://www.medicis.com/rebate/medicis_family_rebate.pdf

Soma

What you get: Free 3-day sample, Co-pay savings coupon

<https://www.drtns.net/Acquire/Acquire.aspx?client=MPTSoma&product=Loyalty+Card+with+Voucher&grpnum=OH5101031&grpnum2=OH510151&c=24&p=W1&s=1&action=print>

SOS Night Fever

What you get: Free sample

<http://www.sosnightfever.com/us-accueil.php>

Starlix

What you get: Free 28-day trial 50mg

<http://www.starlix.com/info/resources/freeoffer.jsp>

Stavzor

What you get: \$50 savings

<http://www.stavzor.com/shared/special-offer-on-prescription.php>

Sudafed

What you get: \$1 coupon for any Sudafed product

http://sudafed.com/?utm_campaign=Sudafed%20Branded%20-%20General&utm_source=google&utm_medium=cpc&utm_content=Sudafed%20General&utm_term=Sudafed&gclid=COC6-Y_LxZcCFQrAGgod81i5TQ#offer

Sustenex

What you get: \$3 coupon

<http://www.sustenex.com/coupon.aspx>

Symbicort

What you get: savings program

<https://www.mymeasuresofsuccess.com/Reg/UI/PatientInformationMOS.aspx>

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Synovium

What you get: \$2 coupon

<http://profoot.coupons.smartsource.com/WEB/index.aspx?Link=XOEU3JUA6GJSG>

Synthroid

What you get: \$3 coupon for 30 tablets, \$10 coupon for 90-100 tablets

<https://www.synthroid.com/PatientResources/SynthroidCoupon.cfm>

Systane

What you get: \$1 coupon

<http://bricks.coupons.com/Start.asp?tqnm=sggwagw39049946&bt=wi&o=6046&c=SY&p=3f9smAbH&xpsp=xpsp2>

Tagamet HB

What you get: \$2 coupon

<https://www.tagamethb.com/coupon.promo?mn=cmVnaXN0cmF0aW9u>

Tarceva

What you get: voucher for co-pay program

<http://www.tarceva.com/patient/copay/index.jsp>

Testim 1%

What you get: \$40 rebate

<http://www.trialcard.com/WebRebate/Testim2008/>

Theraflu

What you get: \$2 coupon

<https://secure.novartisotc.com/secure.novartisotc/couponForm.shtml>

Travatan Z

What you get: \$25 rebate

<http://www.travatanz.com/>

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Tretin-X

What you get: \$35 rebate coupon Tretin-X cream or gel
https://www.tretinx.com/teenhome.jsp?page_id=21§ion_id=1

Treximet

What you get: \$50 coupon for first prescription
<https://www.treximet.com/optin/registration.jsp>

Triaz

What you get: \$35 rebate
http://www.medicis.com/rebate/medicis_family_rebate.pdf

Tricor

What you get: \$15 rebate
<https://www.tricortablets.com/tricor/optIn/optInRegistrationForm.html>

Trilipix

What you get: \$15 rebate
https://www.trilipix.com/trilipix/patient/opt-in.do?s_mcid=STRZ101209GOT

TUMS

What you get: \$1 coupon
https://www.tums.com/Tums_OneDollar.promo?sessioncheck=true

TUMS Quik Pak

What you get: \$2.25 coupon
https://www.tums.com/Tums_SaveQP.promo

Twinject

What you get: \$20 rebate
http://www.twinject.com/tools/patient_resources_rebate.asp

Tylenol

What you get: \$1 coupon for any Tylenol product
Local Pharmacy CoupoGet Your Coupon Here

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Ultram ER

What you get: Free trial voucher
<https://www.tylenol.com/vcrc/manage/nmtycampaign.jhtml?oid=5315>

Ultrase MT 12

What you get: \$20 rebate
<http://www.axcan.com/costreduction.php?lang=1>

Ultrase MT 18

What you get: \$20 rebate
<http://www.axcan.com/costreduction.php?lang=1>

Ultrase MT 20

What you get: \$20 rebate
<http://www.axcan.com/costreduction.php?lang=1>

UroXatral

What you get: Free 14-day supply
<http://www.uroxatral.com/doctor-discussion/free-sample.aspx>

Vagisil Screening Kit

What you get: \$2 coupon
<http://vagisilkit.com/kit2/coupon.shtml>

Valtrex

What you get: \$10 coupons, 12 per year
http://www.valtrex.com/forherpes/daily_rewards.html

Vaniqa

What you get: \$25 rebate for single pack, \$50 rebate for TwinPack
<http://www.vaniqa.com/rebate>

Vanos

What you get: \$25 rebate
http://www.medicis.com/rebate/medicis_family_rebate.pdf

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Ventolin HFA

What you get: \$15 coupon

http://www.ventolin.com/coupon_special_offers.jsp

Veramyst

What you get: Free 30-day supply first prescription or \$25 off next refill

<https://www.veramyst.com/optin/savings.jsp>

VESIcare

What you get: Free 30-day trial 5mg

http://www.vesicare.com/FTO?src_cd=VES114

Visine

What you get: \$2 coupon

<http://bricks.coupons.com/Start.asp?tqnm=qa1kcjp33983962&bt=xs&o=52618&c=VI&p=8AnszM6D>

Vivarin

What you get: \$1 coupon

<http://www.vivarin.com/subpages/coupon.aspx>

Vyvanse

What you get: \$50 rebate

<http://www.vyvanse.com/register2a.asp>

Xalatan

What you get: savings card

<http://www.xalatan.com/vision-matters/index.jsp>

XyliMelts

What you get: Free sample

http://www.orahealth.com/XM_freesample.html

Xyzal

What you get: Free trial

<https://www.xyzal.com/fto.aspx>

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Yaz

What you get: \$10 coupon for first prescription
http://www.yaz-us.com/pdf/yaz_website_coupon.pdf

Zaditor

What you get: \$2 coupon
https://www.zaditor.com/info/tools/coupon/coupon.jsp?usertrack.filter_applied=true&NovaId=3350119535142784833

Zanaflex

What you get: \$25 rebate
<http://www.zanaflexcapsules.com/consumers/maillinglist.asp?section=21>

Zegerid

What you get: \$30 coupon
http://www.zegerid.com/Coupon_Follow_up.asp

Zelapar

What you get: \$40 off each prescription, good for 12 uses
<http://www.trialcard.com/webrebate/zelapar/>

Zemaira

What you get: Free trial
<http://www.zemaira.com/consumer/howToGet/sampleProgram.asp>

Ziana

What you get: \$35 rebate
http://www.medicis.com/rebate/medicis_family_rebate.pdf

Zicam

What you get: \$1 coupon
<http://www.zicam.com/wheretobuy/coupon>

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ZMax

What you get: coupon

http://www.zmaxinfo.com/media/PATIENT_COUPON.pdf

Zomig

What you get: \$35 coupon

<https://www.activatethecard.com/zomig/appSecZomigWelcome.jsp>

Zyrtec

What you get: \$2 coupon

http://www.zyrtec.com/econsumer/zyrtec/utility.view?body=/zyrtec/pages/special_offers.jsp

Zyrtec-D

What you get: \$2 coupon

http://www.zyrtec.com/econsumer/zyrtec/utility.view?body=/zyrtec/pages/special_offers.jsp

8. Mail Order and Internet Pharmacies

Mail order pharmacies generally have much better prices than retail outlets. They offer the same medication filled by licensed pharmacists but do not have the overhead costs of the standard pharmacy.

Mail order pharmacies are also usually located in warehouse districts where renting or owning the building is much lower than “in town.” This type of pharmacy works very efficiently and does not have the distractions that the retail setting has. They can therefore sell the medications for less.

State inspectors regulate mail order pharmacy operations just as strictly as in the retail setting. You can rest assured that the

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medication is packed, stored, and shipped according to FDA regulations.

Mail order pharmacies operate in a unique way. Your doctor calls or faxes the pharmacy with your prescription. They then mail the medication directly to you. This is much easier than driving to the local pharmacy to pick it up. There may be a delivery charge associated with some companies. Be sure to add in that cost when figuring your monthly bill.

This technique even saves money if you have insurance. Some insurance companies will charge you a single or double co-pay for a 90-day supply of medication. For example, you pay a \$10 co-pay at your local pharmacy for a 30-day supply of medication. By using mail order, you pay \$10 or \$20 but get a 90-day supply. Just be aware, plan for the mail to take at least a week to get you your medication. Call in early for your refills.

All too often someone comes to the pharmacy and wants to buy five tablets because their mail order prescription has not been delivered yet. In order for the pharmacist to dispense the medication to you, you must get a new prescription. Your doctor's office can call it in to the pharmacy but don't expect this call to happen while you wait. Most doctors' offices wait until after they close to tie up these "loose ends."

Then, since your insurance has already paid the mail order for your prescription, they are not going to pay for it again at your local pharmacy. Be prepared to pay full cash price if you do not call in your refills early.

There are several good mail order companies. Here are a couple of the larger companies to get you started:
Costco – costco.com or 1-800-607-6861

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AARP – aarp-pharmacy.com or 1-800-289-8849

Express Scripts – express-scripts.com

After doing a little research, you can easily determine which one will give you the best price for your medications. Internet pharmacies are very similar to traditional mail order. The internet makes comparing drug prices easy. The prices should be cheaper at an exclusive “on-line” pharmacy. Your doctor can still call, fax, or mail your prescription just like a traditional pharmacy. They will then mail your prescription to you.

Some internet pharmacies will accept your insurance plan also. It has been determined that on average, on-line pharmacies can save you about 10% overall on your prescription costs.

As with mail order pharmacies, you have to be sure to plan ahead and order your refills early. A few of the internet pharmacies offer overnight deliver but there is a significant charge for this service. Since the mail may take a week to be delivered, it is recommended that you refill your medication when you have a two week supply left.

One of the drawbacks of the internet is you are not 100% sure who you are dealing with. In 1999, the National Association of Boards of Pharmacy (NABP) developed the Verified Internet Pharmacy Practice Sites (VIPPS). If the on-line pharmacy you chose is VIPPS certified, rest assured you are getting quality pharmaceuticals that pass United States standards.

To check if your on-line pharmacy qualifies, visit www.vipps.nabp.net. The pharmacy may also display the VIPPS seal on their Web site. Only internet pharmacies that perform to NABP standards are allowed to display the VIPPS seal.

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The following pharmacies are all VIPPS certified and will help you in your search.

Clickpharmacy www.clickpharmacy.com

Drugstore.com www.drugstore.com

Familymeds.com www.familymeds.com

Drugstore.com is the most popular and, therefore, usually has the lowest prices and excellent service. I would not recommend any on-line pharmacy that is not VIPPS certified. This does not apply to traditional pharmacy Web sites like walgreens.com or cvs.com. These pharmacies are regulated at the state level because they do not have exclusive internet sales.

Remember, if it sounds too good to be true, it probably is. If a company is offering you something that is completely out of line from other pharmacies, something is wrong. If an online pharmacy is operating legally in the US, then their price is going to be just about in-line with other pharmacies, a few dollars more or less. If it is extremely low, it may be coming from another country, or worse, have no actual medication in the pill at all.

The internet is full of opportunistic people just waiting to take your money. Make sure you use only reputable pharmacies with a long track record, a familiar name, and if applicable, VIPPS certified.

Rx Outreach

There is an excellent program for certain generic medications called Rx Outreach. This is an incredible plan because it is very easy to understand and they cover over 55 of the most popular generic medications. It is done through the Express Scripts mail order pharmacy, there are no age restrictions, no limit to the number of medications, no enrollment fee, and they have the

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same charge for every medication they dispense.

Listed below is the current list of covered medications.

Acyclovir	Alendronate	Allopurinol
Alprazolam	Amiodarone	Amitriptyline
Amlodipine	Atenolol	Atenolol/Chlorthalidone
Baclofen	Belladonna/Pheno	Benazepril
Benazepril/HCTZ	Benztrapine	Bisoprolol/HCTZ
Bumetanide	Bupropion HCL	Buspirone
Captopril	Carbamazepine	Carbidopa/Levodopa
Carbido/Levodo SR	Carvedilol	Chlorthalidone
Cilostazol	Citalopram	Clindamycin HCL
Clonazepam	Clonidine	Colchicine
Cyclobenzaprine	Diazepam	Diclofenac EC
Diclofenac ER	Dicyclomine	Digoxin
Diltiazem ER	Diphenoxyla/Atropin	Divalproex
Doxazosin	Doxepin	Enalapril
Enalapril/HCTZ	Estradiol	Estropipate
Etodolac	Famotidine	Fexofenadine
Finasteride	Fluoxetine	Fluticasone nasal
Folic Acid	Furosemide	Gabapentin
Gemfibrozil	Glimepiride	Glipizide
Glipizide ER	Glyburide	Glyburide/Metformin
Haloperidol	Hydralazine	Hydrochlorothiazide
Hydroxychloroquine	Hydroxyurea	Ibuprofen
Indapamide	Isoniazid	Isosorbide Mono
Isosorbide Mono ER	Labetalol	Levothyroxine
Lisinopril	Lisinopril/HCTZ	Lithium Carbonate
Lorazepam	Lovastatin	Meclizine HCL
Medroxyprogesterone	Meloxicam	Metformin
Metformin ER	Methotrexate	Metoclopramide
Metolazone	Metoprolol	Metoprolol ER
Minocycline	Mirtazapine	Nabumetone

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Nadolol	Naproxen	Nitroglycerin
Nortriptyline	Omeprazole	Ondansetron
Ondansetron ODT	Oxaprozin	Oxybutynin
Paroxetine	Pentoxifylline	Phenytoin
Piroxicam	Potassium Chloride	Pravastatin
Prazosin	Prednisone	Previfem
Prochlorperazine	Propafenone	Propranolol
Propylthiouracil	Quaaluin	Quinapril
Ramipril	Ranitidine	Sertraline
Simvastatin	Spirolactone	Sulfa/Trim
Tamoxifen	Temazepam	Terazosin
Theophylline ER	Ticlopidine	Tizanidine
Tramadol	Trandolapril	Trazodone
Triamterene/HCTZ	Tri-Previfem	Venlafaxine
Verapamil	Verapamil SR	Warfarin
Zaleplon	Zolpidem	

They have just recently implemented income levels. Unfortunately, this will exclude a number of people from taking advantage of this program. Rx Outreach is available only to those with incomes up to 25 percent of the federal poverty level. This works out to about \$32,000 or less for a single person household, \$43,000 or less for a two person household, \$55,000 or less for a three person household, and \$66,000 or less for a four person household. These amounts are higher in Alaska and Hawaii.

Visit their website for more information. The prescriptions are filled by licensed pharmacists in the United States. You can get more specific information by calling or visiting their web site. The fees are simple; from as low as \$20 for a six month supply. They can be reached on their website, www.rxoutreach.com or by phone at 1-800-769-3880.

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9. Manufacturer Assistance Programs

Drug manufacturers will provide their medication to you for free or at a greatly reduced cost if you qualify. These programs are called patient assistance programs. They are offered to lower income people who are uninsured or under-insured and meet certain guidelines.

For the most part, those with an annual income of less than \$32,000 should have little trouble qualifying for these programs. The manufacturers do not advertise these plans but they don't hide them either. Each one is unique and has different requirements. You must inquire about each one individually.

The forms are free from the manufacturers but they can be difficult to fill out correctly. There is a company called *FREE Medicine Program* that will assist you and fill out the forms correctly for you. They charge a fully refundable \$5 service charge for each medication for their service. They can be reached at www.freemedicineprogram.com.

You can also try *The Patient Assistance Network* at 1-202-595-1038. You must call and leave a message containing your name and address and they will send you free information.

I would suggest calling the individual programs yourself to make arrangements first. If there is too much "red tape" to cut through, then contact the FREE Medicine Program or The Patient Assistance Network.

Since each program is unique, to describe each one individually would take up enormous space. To briefly summarize over 630 different programs would be ridiculous since you only care about the medication that you need. If you are having difficulty paying

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for your medication, please call the plan. The absolute worse thing that can happen is that you don't qualify. You haven't lost a thing.

*When I initially wrote this book, I individually listed each and every patient assistance program and their contact information. This information changes on a regular and consistent basis. The best option for you is to check a website operated by my friend, Richard Sagall MD. The company, www.NeedyMeds.org, lists all the patient assistance programs in an easily searchable database. He and his staff regularly update the information to keep it up-to-date. The website is www.needymeds.org.

10. Medicare Part D

In 2006, Medicare began enrollment for its voluntary prescription drug coverage program. If you currently have Medicaid covering your medication, your prescription drug coverage will automatically be switched to Medicare Part D.

The Medicare Plans comes in two types. The first is a prescription drug plan which covers only prescription medications and can be used with your traditional Medicare and/or a Medicare supplement plan. The other type includes both the prescription drug plan and a Medicare Advantage plan that includes medical coverage for doctor visits and hospital expenses. This kind of plan is called the Medicare Advantage plus Prescription Drug.

This is a typical government program. The actual legal description is about the size of a telephone book. Reading through it is better than just about any sleeping pill available.

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When you boil Medicare Part D prescription coverage down, it basically looks something like this:

The Medicare Part D plan is sponsored by several different companies. Currently there are hundreds of different plans from which to choose. They are provided by independent insurance or private companies. For example, Walgreens, AARP, and several well-know insurance companies all have plans. The government then pays the sponsors and they in turn pay your medication costs.

To find the best plan for you, go to www.medicare.gov or call 1-800-medicare and they will walk you through the choosing process. There are so many different plans and drug combinations, it is virtually impossible for anyone to figure out on their own.

There is no “best” plan. It depends on your individual prescription medications. The plan that is the best for you will not be the plan that is the best for your neighbor.

If you are not currently eligible but you will become eligible for Medicare Part D, you can enroll beginning three months before the month of your birth until three months after the month of your birth. Every year after that, you can change your Medicare Part D coverage between November 15th and December 31st.

Under certain circumstances, you will be able to change your plan outside this time range. They are:

- the beneficiary moves to a new area of the country where that particular Medicare Part D plan is not offered

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- the beneficiary moves to a nursing home where that particular Part D is not offered
- the beneficiary is enrolled in a plan that no longer exists

If you are a “snow bird” and spend half of your time in the north and half in the south, be sure to pick a coverage plan that is covered in both areas.

The plan covers a wide variety of medications but will have formularies. A formulary is the medications for which the insurance company pays. This means some medications will not be covered. Part D must have at least two drugs in each class of medication. If there are only two drugs in a particular class, then Medicare will cover one. The plan must include all medications in the classes of antidepressants, antipsychotics, anticonvulsants, antiretrovirals, antineoplastics, and immunosuppressants. Of course, there are a couple of exceptions.

All Part D plans will also cover:

- vaccinations
- pre-prescription-based smoking cessation products
- insulin
- insulin supplies (syringes, gauze, alcohol, swabs, and insulin pens)
- diabetic testing strips
- glucose monitors
- test strips
- lancets
- injectable drugs
- infusion drugs
- intramuscular drugs
- intravenous drugs
- compounded drugs

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Medicare Part D allows some plans to completely exclude certain classes of medications. The classes that may or may not be covered under certain plans include:

non-prescription drugs
benzodiazepines (Valium, Xanax, Restoril)
barbiturates (butalbital, phenobarbital)
weight loss and weight gain products
fertility drugs
prescription vitamins and minerals

If you are taking medications in these classes, or this is important to you, be sure to pick a plan that includes your particular medications. Medicare Part D plans can change drugs by adding or subtracting them from the formularies at any time. They must provide 60 days written notice before such changes. This gives you time to see your doctor for an alternate.

If you are traveling out of town and need a prescription, or you cannot go to one of the network pharmacies that take your plan, you will have to pay full price for the prescription. You will then have to file a paper claim with Medicare Part D.

You can enroll by mailing in the enrollment form, enroll online, or enroll over the phone. At www.medicare.gov, there is a tool you can use to select the best plan for you. You enter up to 25 medications and choose your preferred pharmacy or pharmacies. Medicare will then provide a cost breakdown of the available plans for you. The information will include:

- a cost breakdown
- information on participating pharmacies
- information of drug tiers
- step therapy
- prior authorization requirements

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Step therapy means that you must try certain medications first and failed on them before they will pay for another drug in the same class. Prior authorization means that your doctor must write a letter or speak to Medicare in order for them to pay for your medication.

If you do not have online access or would rather talk to someone, you can call Medicare at 1-800-Medicare and a representative will walk you through the steps.

Should I Sign Up?

If your income in 2009 will be less than \$16,000 (\$19,000 for couples) and you have assets of less than \$10,000 (\$20,000 for a couple) not including your house, car, and some other exceptions, you should definitely sign up. The government is lowering or eliminating premiums, co-pays, and deductibles. You will pay hardly any out-of-pocket expenses.

You can get extra help at 1-800-772-1213.

For others, the decision depends on:

- your income and financial situation
- health status
- current drug expenses and needs

If you have an income over about \$16,000 a year (about \$20,500 for couples) and spend less than \$800 a year on medications, you will probably lose money on the plan but you will be covered for future expenses. It is a risk. Many people over 65 years of age take several different medications costing well over \$100 a month. By signing up now, you will be covered for these future expenses. If you wait, you will incur a 1% penalty for every month you wait. So if you wait one year, you will be charged

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\$39.20 per month instead of \$35, forever. That is \$35 plus 12% for waiting 12 months. Wait two years and you will be charged \$43.40 per month (\$35 plus 24%), forever.

If you currently have insurance, you will have to decide whether Medicare Part D or your current coverage is best for you. Your insurance company is required to send you a letter letting you know if your current coverage is better or not.

Resources

Here are a couple of excellent resources to help answer your questions.

www.kff.org - The Kaiser Family Foundation

www.medicare.gov - The government's Medicare site

www.medicareadvocacy.org - The Center for Medicare Advocacy

www.ssa.gov - The Social Security Administration

Below are some charts to try to break down the expenses for you. This is the basic plan for those whose income is above \$14,000 per year.

<u>Annual Drug Costs</u>	<u>You Pay</u>	<u>Payment Up To</u>	<u>Total Payment</u>
Up to \$250	100%	\$250	\$250
\$251 - \$2,250	25%	\$500	\$750(\$250+\$500)
\$2,251 - \$5,100	100%	\$2,850	\$3,600(\$750+\$2850)
More than \$5,100	5%	\$3,600	\$3,600 plus 5% of all additional Rx costs

If you spend \$250 or less on prescriptions per year, you will pay all the costs for your medications. Those who spend less than \$2,250 per year (but more than \$250) will pay a maximum of just \$750 per year for your prescriptions. The “donut hole” is for those who pay between \$2,251 and \$5,100 a year. After you spend \$750 out-of-pocket, you will pay 100% of the costs until

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you reach \$3,600 out-of pocket expense. After that, you pay just 5% of your additional prescription costs.

If your yearly income is below the Federal Poverty Level, \$9,310, you will not have to pay the enrollment fee or deductibles and your co-pay will be \$3 for brand and \$1 for generics. If your yearly income is between 100% and 135% of poverty level, \$9,311 to \$12,568, you will not have to pay enrollment fees or deductibles, and your co-pay will be \$5 for brand and \$2 for generics. If your yearly income is between 135% and 150% of poverty level, \$12,569 to \$13,965, you will not have to pay an enrollment fee but you will have a \$50 deductible, meaning Medicare starts paying only after you have spent \$50 on prescription medication. Your co-pay will then be 15% of the cost of the medication.

The vast majority of Medicare eligible people fall into the final category. If your yearly income is above 150% of poverty level, above \$13,966 for individuals and \$18,735 for couples, the plan will cost you \$35 per month and you will have a \$250 deductible, this means you pay the first \$250 for medication every year. Medicare then pays 75% of the medication costs between \$250 and \$2250; you will only pay 25%. Everything over \$2250 you must pay 100% until you reach \$3600 in out-of-pocket spending. Medicare then pays about 95% of the costs above \$3600, you pay 5%.

<u>Annual Income</u>	<u>Enrollment Fees</u>	<u>Deductible</u>	<u>Co-Pays</u>
Less than \$9,310	None	None	\$3 brand/\$1 generic
\$9,311 to \$12,568	None	None	\$5 brand/\$2 generic
\$12,569 to \$13,965	None	\$50	15% of cash price
More than \$13,966	\$35 per month	\$250	25% of cash price

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<u>Rx Cost*</u>	<u>Premium</u>	<u>Additional Expenses</u>	<u>Your Cost</u>	<u>Medicare Pays</u>
\$250	\$420	\$250	\$670	\$0
\$500	\$420	\$313	\$733	\$188
\$750	\$420	\$375	\$795	\$375
\$810	\$420	\$390	\$810	\$420
\$1000	\$420	\$438	\$858	\$563
\$1250	\$420	\$500	\$920	\$750
\$1500	\$420	\$563	\$813	\$938
\$1750	\$420	\$625	\$1045	\$1125
\$2000	\$420	\$688	\$1107	\$1312
\$2500	\$420	\$1000	\$1420	\$1500
\$3000	\$420	\$1500	\$1920	\$1500
\$4000	\$420	\$2500	\$2920	\$1500
\$5100	\$420	\$3600	\$4020	\$1500
\$6000	\$420	\$3645	\$4065	\$2355
\$10000	\$420	\$3845	\$4265	\$6155

*Your cash, out of pocket expense with no insurance

The cut off point here is \$810 per year. **If you spend less than \$810 per year on your prescriptions, you will lose money by enrolling in Medicare Part D.** If you spend more, you will save money. This number was determined by adding your annual monthly premiums (\$420) plus the \$250 deductible plus the out-of-pocket expenses (co-pay).

If you earn less than 150% of the poverty level annually, that is \$13,965 or less, you should get a Medicare discount card. It will save you money on your prescription drugs. The co-pays are set really low and therefore very little out-of-pocket expense. You should definitely join this program unless you currently have a good drug insurance plan.

If you earn more than 150% of the poverty level, that is \$13,966 or more, The Medicare Part D Prescription Drug Benefit Program will only be worthwhile if you currently spend over **\$810** per

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year on medication. This amount was determined through a series of several calculations.

By the time you add in \$35 per month, a \$250 deductible, and all the percentages, the “break even point” is **\$810 annually, or \$68 per month**. If you currently spend less than \$810 a year on medication, you will lose money by using the Medicare plan. But you will be insured for any future medication expenses.

Medicare estimates that the average American will save approximately 34% off their annual drug costs. You will not be able to have both Medicare Part D and Medigap prescription drug coverage. The Medicare Part D plan has no new Medigap plans being written. The Medigap policy will get more and more expensive to keep as time goes on. The thinking is that eventually, Medigap will be phased out. Now remember, this is the government we are talking about. Anything can change at just about any time. To stay up-to-date on any changes, visit www.medicare.gov or call them at 1-800-633-4227.

Remember, before you sign up for any plan, you have to make sure your pharmacy even takes the plan. So not only do you have to find the plan that works best for you, you have to find the plan that is accepted by your pharmacy. If you have other prescription insurance, you are probably much better off keeping the one you have. Once you pick a plan, you are stuck with it for one year. There is open enrollment every year from November 15th to December 31st every year. This is the only time you can change plans.

So you search so hard to find the right one, then the formulary changes and you are stuck until the end of the year. This is our government in action, or is that government inaction.

11. State Assistance Programs

All of the fifty states and the District of Colombia have some sort of patient assistance programs. They are designed for those individuals who have a difficult time paying for prescription medications. Below is a listing of the programs available in each state. You must be a resident of that particular state to qualify.

Each plan also has its own set of financial requirements and they usually kick in when all other options have been exhausted. Most of these programs charge a fee or co-pay, so the medication is not free. The programs also have restrictive formularies. This means they will only cover a certain number of medications. Also, with government cuts the way they are, these plans can change or be eliminated at any time.

There is no reason to go into each and every detail from each and every state. If you plan to use a state assistance program, simply call the phone number listed and they will provide you with the information you request.

STATE	PROGRAM	CONTACT INFO
Alabama	SeniorRX	1-800-243-5463
	Alabama Drug Reimbursement	1-800-228-0469
Alaska	Access Project	1-907-269-8058
	Denali KidCare	1-888-318-8890
	SeniorCare Program	1-800-478-6065
Arizona	Arizona Prescription Drug Program	1-888-227-8315
	Kids Care	1-877-764-5437
	Arizona Long Term Care	1-800-654-8713
	Breast and Cervical Cancer	1-800-528-0142
	SOBRA Program	1-800-352-8401

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STATE	PROGRAM	CONTACT INFO
Arkansas	Arkansas Health Care Access	1-800-950-8233
	ARKids First	1-888-474-8275
California	Assistance for Medicare	1-916-445-5014
	Healthy Families	1-888-747-1222
	Access for Infants and Mothers	1-800-433-2611
	Golden Bear State Assistance	1-916-552-9557
Colorado	Colorado Drug Assistance	1-303-866-2445
	CHP +	1-800-359-1991
Connecticut	Pharmaceutical Assistance	1-800-842-1508
	Connecticut HUSKY Plan	1-800-656-6684
	Connecticut Pharm Assistance	1-800-423-5026
Delaware	Nemours Health Assistance	1-800-292-9538
	Delaware Healthy Children	1-800-996-9969
	Delaware Prescription Program	1-800-996-9969
District of Columbia	DC Healthcare Alliance	1-202-842-2810
	DC Healthy Families	1-888-557-1116
	DC Healthcare Alliance	1-866-842-2810
Florida	Pharmaceutical Expense Assistance	1-888-419-3456
	Silver Saver Program	1-888-419-3456
	Florida KidCare	1-888-540-5437
Georgia	Georgia Partnership	1-800-982-4723
	GeorgiaCares	1-800-669-8387
	PeachCare for Kids	1-877-GA-PEACH

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STATE	PROGRAM	CONTACT INFO
Hawaii	Hawaii ADAP Program	1-808-732-0315
	Hawaii Quest	1-808-587-3521
	Hawaii Rx Plus	1-866-878-9769
Idaho	Rx Idaho	1-800-926-2588
	CHIP	1-800-926-2588
Illinois	Circuit Breaker/Pharmaceutical	1-800-226-0768
	Illinois Senior Care	1-866-468-7543
	KidCare ASSIST	1-866-468-7543
Indiana	Senior Health Insurance	1-800-452-4800
	Hoosier Rx	1-866-267-4679
Iowa	Iowa Priority Prescription	1-866-282-5817
	Hawk-I	1-800-257-8563
Kansas	Kansas Senior Pharmacy	1-800-432-3535
	Kansas HealthWave	1-800-792-4884
Kentucky	Health Kentucky	1-800-633-8100
Louisiana	Louisiana SeniorRx Program	1-225-342-3570
	LaCHIP	1-877-252-2447
Maine	Maine Low Cost Drugs Program	1-866-796-2463
	Healthy Maine Prescriptions	1-866-796-2463
	Maine Rx Plus	1-888-600-2466
	Maine DEL	1-866-796-2463
	MaineCare & MaineCare Family	1-877-543-7669

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STATE	PROGRAM	CONTACT INFO
Maryland	Senior Short-term Prescription	1-800-972-4612
	MCHP	1-800-456-8900
	Maryland Medbank Program	1-877-435-7755
	Maryland Pharmacy Assistance	1-800-226-2142
Massachusetts	Senior Pharmacy Program	1-800-243-4636
	Prescription Advantage	1-800-243-4636
	MassHealth	1-888-665-9993
	Children's Medical Security	1-800-841-2900
	Healthy Start Program	1-800-841-2900
	Prescription Advantage	1-800-243-4936
Michigan	MI Emergency Pharm. Program	1-517-373-8230
	Elder Prescription Insurance	1-866-747-5844
	MiChild	1-888-988-6300
Minnesota	Senior Drug Program	1-800-333-2433
	Minnesota Prescription Drug	1-800-333-2433
	Minnesota's General Assistance	1-800-657-3659
	MinnesotaCare	1-800-657-3659
Mississippi	Mississippi Drug Assistance	1-601-960-7723
	CHIP	1-800-421-2408
Missouri	MO Senior Rx Program	1-866-556-9316
Montana	Montana State Drug Assistance	1-406-444-4744
	CHIP	1-877-543-7669
Nebraska	Nebraska Drug Assistance	1-402-559-4673
	Kids Connection	1-877-632-5437

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STATE	PROGRAM	CONTACT INFO
Nevada	Senior Rx	1-800-262-7726
	Nevada Check up	1-800-360-6044
New Hampshire	NH Medication Bridge Program	1-800-852-3456
	Senior Prescription Program	1-888-580-8902
	New Hampshire Health Kids	1-877-464-2447
New Jersey	Senior Gold Program	1-800-792-9745
	NJ Family Care	1-800-701-0710
	PAAD	1-800-792-9745
New Mexico	New Mexico Senior Rx Program	1-866-244-0882
	New Mexi Kids	1-888-997-2583
New York	Elderly Pharmaceuticals Ins.	1-800-332-3742
	Child Health Plus	1-800-698-4543
	Family Health Plus	1-877-9FH-PLUS
N. Carolina	North Carolina Senior Care	1-866-226-1388
	North Carolina Health Children	1-800-422-4658
N. Dakota	North Dakota Drug Assistance	1-800-472-2180
	Healthy Steps	1-800-755-2604
Ohio	Rx for Ohio	1-877-794-6446
	Golden Buckeye Card Program	1-866-301-6446
	Ohio Healthy Families/Start	1-800-324-8680
	Ohio's Best Rx	1-866-923-7879
Oklahoma	Oklahoma Drug Assistance	1-405-271-4636
	Oklahoma Soonercare Choice	1-800-987-7767

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STATE	PROGRAM	CONTACT INFO
Oregon	Oregon Senior Prescription Drug	1-877-877-7637
	Oregon Health Plan	1-800-359-9517
Pennsylvania	Pharmaceutical Assistance	1-800-225-7223
	PA Special Pharmaceutical	1-800-922-9384
	PACE & PACENET	1-800-225-7223
	Healthy Horizons Program	1-800-872-2020
Rhode Island	RI Pharmaceutical Assistance	1-800-322-2880
	Rhode Island RItE Care/Share	1-401-462-1300
S. Carolina	Commun-I-Care	1-803-933-9183
	Silver Rx Card	1-877-239-5277
	CHIP	1-888-549-0820
S. Dakota	Senior Prescription Discount	1-800-257-9946
	CHIP	1-800-305-3064
	Indigent Medication Program	1-605-773-5991
Tennessee	TennCare Rx Program	1-800-669-1851
Texas	State Prescription Drug	1-800-685-8965
	TexCare	1-800-647-6558
Utah	Utah Drug Assistance Program	1-801-538-6096
	Utah Childrens Health	1-877-543-6669
Vermont	Vermont Medication Bridge	1-866-887-4276
	Vermont Health Access	1-800-529-4060
Virginia	Virginia Drug Assistance	1-804-225-4844
	Virginia Family Access	1-866-873-2647

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STATE	PROGRAM	CONTACT INFO
Washington	Alliance to Reduce Spending	1-360-923-2711
	Washington Children's Program	1-877-543-7669
W. Virginia	Senior Prescription Assistance	1-877-987-2622
	Golden Mountaineer Discount	1-877-987-3646
	West Virginia CHIP	1-877-982-2447
Wisconsin	Wisconsin SeniorCare	1-800-657-2038
	Wisconsin State Badger Care	1-800-362-3002
Wyoming	Prescription Drug Assistance	1-800-438-5785
	Wyoming Kid Card	1-877-543-7669

12. The Manufacturer Drug Assistance Programs

Before you know which drug assistance program to look into, you need to know the manufacturer of your medication. This should be on your prescription bottle. The full name may not be there though because it may not fit on the label. But some portion of it should be there. If you do not know the manufacturer, go to www.google.com and type in the name of your medication. One of the top sites will give you the manufacturer.

You can then check into the assistance program for that particular company. These programs are especially beneficial for those who have a rare disease that requires expensive medications. They are also valuable for those whose income is too high to qualify for state assistance or government programs. The assistance programs vary from manufacturer to manufacturer in regard to qualifications, medications, and doctor's assistance.

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Abbott Patient Assistance Program

Abbott allows those who qualify to get a free three month supply of their covered medications. They require that both the doctor and patient fill out certain areas of the application. You will have to provide insurance and financial information to them. You will not have to provide Abbott with a prescription. If you qualify for this program, the manufacturer will mail the medication to your doctor's office for you to pick up. The best way to get information is to call 1-800-222-6855. They offer assistance for the following medications: Biaxin, Depakote, Gengraf, HUMIRA, Kaletra, Mavik, Norvir, Synthroid, Tarka, and TriCor.

AstraZeneca Foundation Patient Assistance Program

The following is taken from the AstraZeneca Patient Assistance Website at www.astrazenecaus.com:

“The AstraZeneca Foundation Patient Assistance Program was created in 1978 to provide AstraZeneca medications free of charge to low-income patients who do not have prescription coverage, do not qualify for government-funded programs, and do not have the means to pay for the medications themselves. Patients enroll annually and, if approved for the program, receive free medication delivered right to their door. Uninsured patients of all ages, who are US citizens with a valid Social Security number, with an annual income below \$18,000 per individual or \$24,000 for couples, and who meet the requirements of the AstraZeneca Foundation may be eligible for this program. To enroll in the AstraZeneca Foundation Patient Assistance Program, patients or physicians may call 1-800-424-3727 to request an application.

The form requires the patient to provide financial information and their signature. The physician will also need to sign the form.

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Patients approved should receive their shipment of product within 3-4 weeks. They will not receive an acceptance letter. However, patients and their physicians will receive a denial letter if the patient does not meet the financial guidelines of the Patient Assistance Program. Every year, the patient will need to complete and sign another financial application to determine if they qualify for the assistance program. A reapplication form will be sent to the patient.”

Covered medications include: Accolate, Arimidex, Atacand, Atacand HCT, Casodex, Crestor, EMLA Cream, Faslodex, Nexium, Nolvadex, Plendil, Pulmicort Respules, Pulmicort Turbuhaler, Rhinocort Aqua, Seroquel, Toprol XL, Zoladex, Zomig, Zomig nasal spray, and Zomig-ZMT.

Aventis Patient Assistance Program

This program provides assistance to those who do not qualify for government programs and who do not have private insurance. Your annual income must be less than \$18,620 for individuals, \$24,980 for a couple, or \$31,340 for a family of three. They can be contacted at 1-800-221-4025. They assist patients with Allegra, Allegra D, Amaryl, and Lantus.

If you take Lovenox, the phone number is 1-888-632-8607.
If you take Nilandron, the phone number is 1-800-996-6626.
These two medications are covered by separate programs by Aventis.

Bayer Patient Assistance Program

Bayer requires that patients are United States residents, do not have any other outside insurance, and have an income below federal poverty levels. Each case is evaluated individually by the corporation. They will take most information over the phone and will send you an application. Both the doctor and patient must fill

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out and sign the application. Upon approval, Bayer sends a 3-month supply to the doctor's office along with a pharmacy voucher card to be used at any pharmacy. After being on the program for one year, the patient or doctor must call to continue service. The contact number is 1-800-998-9180.

Boehringer-Ingelheim Cares Foundation

The following is taken from the Boehringer-Ingelheim Cares Foundation website at <http://us.boehringer-ingelheim.com>:

The Boehringer Ingelheim Cares Foundation Patient Assistance Program makes Boehringer Ingelheim Pharmaceuticals, Inc. products available to patients who are without pharmaceutical insurance coverage, and who meet certain household income levels. The Program is geared toward helping provide medications to those who need it most, including senior citizens and families living on limited incomes. To be eligible for the program, patients must meet the following criteria:

1. Patient must be a U.S. citizen or legal resident of the U.S.
2. Patient and physician must submit a completed, signed application
3. Patient must meet certain financial criteria (depending upon the family size, the income criteria is approximately 200% of the federal poverty level)
4. Patient must not have private, public or government insurer drug coverage

To receive an application or inquire about the Patient Assistance Program please call 1-800-556-8317. To apply online go to www.RxHope.com. Please note, while people of all ages are eligible for the program, applications can be sent only to people at least 18 years of age. Covered medications include: Aggrenox, Aptivus, Atrovent inhaler, Catapres TTS Patch, Combivent,

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Flomax, Micardis, Micardis HCT, Mirapex, Mobic, Spiriva, and Viramune.

Bristol-Myers Squibb Patient Assistance Foundation

This program is designed to provide assistance to patients with a financial hardship who are not eligible for prescription drug coverage through Medicaid or any other public or private health program. Patients who meet the program's eligibility criteria are provided Bristol-Myers Squibb products free of charge. A 90-day supply of medication will only be shipped to a health care facility, not to a patient's home. You do not have to complete a new application during the year after your approval for the program unless there is an increase or change in your medication. Their phone number is 1-800-736-0003.

Covered drugs include: Abilify, Avalide, Avapro, Buspar, Cefzil, Coumadin, Desyrel, Dovonex, Glucophage, Glucophage XR, Glucovance, K-lyte, K-lyte CL, K-lyte DS, Kenalog, Lac-Hydrin cream, Lodosyn, Metaglip, Monopril, Naturetin, Plavix, Pravachol, Prolixin, Pronestyl, Pronestyl SR, Sinemet, Tequin, Ultravate, and Vasodilan.

Bristol-Myers Squibb also has another program called ***Americares Oncology/Virology Access Program***.

It is very similar to the above program except different medications are covered. This program requires the physician to call for the application and information. Their phone number is 1-800-272-4878. The covered medications are: Baraclude, Blenoxane, Cytosan, Erbitux, Etopophos, Ifex, Lysodren, Megace, Mesnex, Mutamycin, Paraplatin, Reyataz, Sustiva, Taxol, VePesid, Videx EC, Vumon, and Zerit

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Commitment to Access by GlaxoSmithKline

To qualify, the patient must be a resident of the United States, meet financial eligibility criteria, must not be eligible for prescription drug benefits through any private or public insurer/payer/program. You must have an Advocate. An Advocate may be any healthcare worker involved in the patient's care, like a physician, nurse, social worker, or someone who works in the healthcare facility. Friends or family members cannot act as an Advocate. An Advocate should assist a patient in completing the one-page enrollment form, including ensuring that the patient signs the form before the telephone enrollment phone call. The Advocate calls Commitment to Access at 1-866-265-6491 with a completed and signed enrollment form.

Do not mail the enrollment form prior to completing the telephone enrollment call. Commitment to Access will review the patient's enrollment form by phone and advise the Advocate immediately if the patient qualifies for the program. Once eligible, you will initially be eligible for a year's supply of medicine, provided in 30-day increments. The first 30-day supply will be shipped to the doctor's office upon receipt of the prescription. The second and subsequent shipments must be requested by the Advocate. The Advocate should fax a prescription for a 30-day supply of medicine to: 1-800-853-7066 or 1-800-750-9832.

Upon receipt of the fax, the initial 30-day supply will be sent. An Advocate must request a refill for each 30-day supply of medicine at least seven to ten business days before the next scheduled treatment date by calling Commitment to Access.

If a prescription changes, or the patient is prescribed a different GlaxoSmithKline medication after the initial enrollment process, call Commitment to Access at 1-866-265-6491 to notify them of

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the changes. You will be advised during the call to send in a new prescription. Patients who require continued assistance after one year must re-enroll in Commitment to Access. Advocates will receive a Patient-specific letter notifying them of the re-enrollment deadline. A new enrollment form will be enclosed with the letter.

Covered medications include: Bexxar, Hycamtin, Leukeran, Myleran, Navelbine, Tabloid, Zofran ODT, and Zofran.

Connection to Care

This program is a joint effort between Parke-Davis and Pfizer. The patient's income must be at below \$19,000 for a single household income or less than \$31,000 for family income. The patient cannot have or be eligible for any public or private insurance that covers medications. Anyone can call for an application through an automated fax program. The patient completes the application, attaches proof of income, and then must mail it to the address listed. A three month supply of medication is sent to the doctor's office. A new completed application is needed for each refill and a new application with proof of income is required yearly. The plan can be contacted by phone at 1-800-707-8990 or 1-800-707-6585 or on the internet at www.pfizerhelpfulanswers.com.

The following are the covered medications:

Accupril, Accuretic, Aldactazide, Aldactone, Ansaid, Antivert, Arthrotec, Azulfidine, Caduet, Calan, Calan SR, Cardura, Caverject, Celebrex, Cleocin HCl, Cleocin Pediatric Oral Susp, Cleocin T, Cleocin Vaginal Cream/Ovules, Colestid, Cortef, Covera-HS, Cytotec, Daypro, Demulen ethynodiol, Depo-Estradiol, Depo-Medrol, Depo-Provera, Detrol, Detrol LA, Diabinese, Diflucan, Dilantin, Dostinex, Estring, Feldene, Flagyl, Geodon, Glucotrol, Glucotrol XL, Glynase, Glyset, Inspra,

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Lipitor, Loniten, Medrol, Micronase, Minipress, Minizide, Motrin, Navane, Neurontin, Norpace, Norvasc, Ogen, Procardia, Procardia XL, Provera, Relpax, Rescriptor, Sinequan, Synarel, Vantin, Viagra, Vibramycin, Viracept, Vistaril, Xalatan, Zarontin, Zithromax, Zoloft, Zyrtec

Johnson & Johnson Health Care Systems Patient Assistance Program

Johnson & Johnson Health Care Systems manages this program on behalf of Janssen L.P. The program provides assistance to patients who, because of financial burden and lack of prescription drug coverage, may have difficulty paying for their treatment. The program is designed to make the products available free of charge to persons who have a medical need and meet specific financial criteria. It is important to note that this patient assistance program provide assistance when no source of prescription drug coverage is available. The phone number is 1-800-652-6227.

Covered medications are: Axert, Bicitra, Centany, Concerta, Ditropan, Ditropan XL, Duragesic, Elmiron, Ertaczo, Flexeril, Floxin, Grifulvin V, Haldol, Levaquin, Mycelelex, Neutra-Phos, Neutra-Phos, Nizoral, Pancrease, Pancrease MT, Parafon Forte, PolyCitra, Razadyne, Regranex, Retin-A, Risperdal, Spectazole, Sporonox, Terazol, Topamax, Ultracet, Ultram, and Urispas.

Kos Cares Patient Assistance

To qualify for this program, you must not be able to afford to pay for their medication (at or below 200% poverty level), and have no prescription drug coverage. Eligibility is determined by Kos. They can be reached at 1-866-363-1024.

The covered medications are: Advicor, Azmacort, Niaspan, and Teveten.

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Lilly Cares

Patients must be legal U.S. residents. Eligibility is determined on a case-by-case basis based on the patient's income level, and lack of third-party drug coverage. Those who can obtain drug reimbursement from any source are not eligible. Requests for replacement drugs cannot be honored. Medications are provided directly to the physician for dispensing to the patient. The program states that the medication will arrive approximately four weeks after they receive the application. The quantity of medication that is sent depends on the type of product being prescribed. All Lilly medications must be used as recommended in product labeling. Final eligibility can only be determined by completing an application. The contact phone number is 1-800-545-6962.

The covered medications include: Ceclor, Cymbalta, Evista, Glucagon, Humalog, Humulin, Iletin, Prozac, Prozac weekly, Reopro, Strattera, Symbyax, and Zyprexa.

LillyAnswers

The following is taken from the Lilly website at www.lillyanswers.com:

“LillyAnswers was implemented to help address concerns about growing medical expenses for senior citizens without prescription drug coverage. For those who are eligible, the program offers a flat \$12 fee for a 30-day supply of any Lilly retail drug, which could provide up to \$600 in annual savings. U.S. citizens whose annual individual income falls below \$18,000 — or whose household income is less than \$24,000 — are eligible for LillyAnswers. Medicare-enrolled seniors and persons with disabilities are eligible to apply for a LillyAnswers card. Additionally, Lilly will integrate its LillyAnswers program into the Medicare Part D discount card program, allowing even more patients to benefit. More information about this new program is

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available on our Direct Patient Assistance web pages at www.lillyanswers.com or you may call 1-877-795-4559.”

According to LillyAnswers, the application is a short form, which should be filled out and returned with copies of the patient’s most recent tax return or Social Security benefits verification statement (SSA 1099) and Medicare card. When the application is received and eligibility confirmed, it will take 2-4 weeks to receive the LillyAnswers card. Once patients are enrolled in the LillyAnswers program, they will be covered for 12 months. After 12 months, patients will have to re-qualify through the application process.

Drugs covered include: Ceclor, Cymbalta, Evista, Glucagon injection, Humalog, Humulin, Humalog Mix 75/25, Iletin, Prozac, Prozac Weekly, Quinidine Gluconate Injection, Seromycin, Strattera, Symbyax, and Zyprexa.

Merck Patient Assistance Program

The Merck Patient Assistance Program is a private and confidential program that provides medicines free of charge to eligible individuals who qualify. You may be eligible for the program if you live in the United States and have a prescription for a Merck medicine from a U.S. licensed physician, you do not have insurance or other coverage for your prescription medicine, and you cannot afford to pay for your medicine. Merck defines not being able to afford your medication as having an income of less than \$19,140 for individuals and \$25,660 or less for couples. They can be reached at 1-800-727-5400.

A single application may include prescriptions for up to three Merck drugs. Each prescription may not exceed a 90-day supply at a time, with a maximum of 3 refills. Each application is valid

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for up to 12 months; after 12 months a new application will be required. A separate application is needed for each patient.

The covered medications include: Cosmegen, Cosopt, Cozaar, Cuprimine, Demser, Diuril, Dolobid, Elspar, Fosamax, Hyzaar, Indocin, Lacrisert, Maxalt, Mephyton, Mevacor, Midamor, Moduretic, Mustargen, Noroxin, Pepcid, Prinivil, Prinzide, Proscar, Singulair, Stromectol, Syprine, Timolide, Timoptic, Trusopt, and Zocor.

Merck/Schering-Plough Patient Assistance Program

This program covers two medications, Zetia and Vytorin. The qualifications are the same as the Merck Patient Assistance Program. You can contact them at 1-800-347-7503.

Merck Prescription Discount Card

The Merck Prescription Discount Program is offered to all uninsured patients, regardless of age or income. You get an Instant Savings Certificate that provides you with an immediate discount at the pharmacy counter. The program is free-of-charge, easy to enroll in and use, and conveniently offered through almost all pharmacies nationwide. Plus, there are no annual membership fees for the life of the program. You can obtain a 10 percent discount on many Merck medicines using the Instant Savings Certificate, which you can print from the web site. Just provide the certificate along with your prescription to the pharmacist.

By enrolling in the Merck Prescription Discount Program you can receive savings of 15 to 40 percent off many Merck medicines, regardless of age or income. To be eligible for the program, you must not have any prescription drug insurance or benefits through: private or employer-sponsored insurance, HMOs, State Pharmacy Assistance Programs, Medicare or

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Medicaid prescription coverage, or Veteran's Assistance. You also must reside in the United States and have a treating physician licensed in the United States. You can enroll by calling 1-800-506-3725 or enroll online at www.merckhelps.com.

When you enroll over the phone or web, you will receive an active membership ID that you can use right away at your local pharmacy to receive discounts without having to wait for your permanent membership card. You will receive your permanent Merck discount card in the mail within approximately two weeks. And, there are no annual membership fees for the life of the program.

Covered medications include: Cosopt, Cozaar, EMEND, Fosamax, Hyzaar, Maxalt, Proscar, Singulair, Trusopt, and Zocor.

Novartis Patient Assistance Program

The following is taken directly from the Novartis website at www.pharma.us.novartis.com:

“Enrolling in the Novartis Patient Assistance Program is quick and easy.

1. You or your physician can call Novartis at 1-800-277-2254, selecting the appropriate phone prompts. You can request a faxed application by choosing the correct prompt and entering a fax number.
2. You will need to complete the upper portion of the application, and include your signature, the date and a copy of your most recent Federal Tax Return.
3. Your physician should complete the lower portion of the

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enrollment application and attach a prescription for a three-month supply.

4. Qualifying individuals are eligible for up to one year of assistance. Upon approval, a 30 or 90-day supply of medication will be shipped directly to your physician.
5. To obtain an additional 30 or 90-day supply of medication, a refill request form (included with each shipment) must be submitted along with a new prescription, or your physician can call 1-800-277-2254 to request a refill.

Drugs covered include: Clozaril, Comtan, Desferal, Diovan, Diovan HCT, Elidel, Enablex, Exelon, Eyescrub, Famvir, Femara, Focalin, Focalin XR, Genteal, Gleevec, Hypotears, Lamisil, Lescol, Lescol XL, Lotrel, Miacalcin, Myfortic, Neoral, Ritalin LA, Sandimmune, Sandostatin, Sandostatin LAR Depot, Stalevo, Starlix, Tegretal, Tegretal XR, Trileptal, Visudyne, Voltaren Ophthalmic, Zaditor, Zelnorm, and Zometa.

Novo Nordisk Diabetes Patients Assistance Program

To be eligible for this program, you cannot have or qualify for any government prescription coverage such as Medicare, Medicaid, Veterans Administration or any state or local programs, unless the product is not covered by Medicare. You must also have a household income at or below 200% of the Federal Poverty Level. When you are approved, a 90-day supply of medication will be sent to your doctor's office. A new application must be submitted with each medication request. Income documentation is required annually. The contact phone number is 1-866-310-7549.

The medications that are covered are: Novolin 70/30, Novolin N, Novolin R, NovoLog, NovoLog Mix 70/30, and Prandin.

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Orange Card by GlaxoSmithKline

The Orange Card is for seniors aged 65 and older and the disabled enrolled in Medicare who have annual incomes below \$30,000 single/\$40,000 couple and are currently without public or private insurance coverage for prescription medicines. The Orange Card provides a 25% discount off the wholesale price of selected GlaxoSmithKline outpatient drugs. These savings could exceed 40% depending on the pharmacy's usual and customary price and the prescribed GSK medicines. Enrollment in this program is free and only requires that patients fill out an application form. To receive your Orange Card call 1-888-672-6436 or visit www.orangecard.com.

Covered drugs include: Advair Diskus, Agenerase, Albenza, Amerge, Amoxil, ARIXTRA, Augmentin ES, Augmentin XR, Augmentin, Avandamet, Avandia, Avodart, Bactroban Cream, Beconase, Ceftin, Combivir, Coreg, Daraprim, Dexedrine, Dyazide, Epivir, Epivir-HBV, Epzicom, Eskalith CR, Eskalith, Flonase, Flovent, Imitrex, Lamictal, Lanoxicaps, Lanoxin, Leukeran, Lexiva, Malarone, Mepron, Myleran, Parnate, Paxil CR, Paxil, Relafen, Relenza, Requip, Retrovir, Serevent Diskus, Serevent, Stelazine, Tabloid, Tagamet, Trizivir, Valtrex, Ventolin HFA, VESIcare, Wellbutrin SR, Wellbutrin XL, Zantac, Ziagen, Zofran, Zovirax, and Zyban.

Roche Laboratories Patient Assistance Program

The Roche Laboratories Patient Assistant Program is for patients who lack third-party outpatient prescription drug coverage under private insurance, government-funded programs, or private/community sources and are unable to afford to purchase our products on their own. Qualification standards are determined on a case-by-case basis. Their phone number is 1-877-757-6243 or 1-800-285-4484 and the covered drugs are:

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Accutane, Anaprox, Bumex, Cardene, Cardene SR, Demadex, EC Naprosyn, Klonopin, Naprosyn, Rocaltrol, Rocephin, Tamiflu, Ticlid, Valium, and Xenical.

Two of Roche's medications are available through a separate program. Copegus and Pegasys are available through the *Pegasys program* at 1-800-387-1258.

Sankyo Pharma Open Care Program

This program is available to qualified patients with demonstrated medical and financial need. Free prescriptions are provided to uninsured patients who qualify and for whom no alternative source of reimbursement can be identified. Patients must reside in the United States and have a U.S. treating physician. The physician's office must apply on behalf of a patient. Applications are available from Sankyo Pharma representatives or from Sankyo Pharma Open Care Program hotline 1-866-268-7327.

Upon receipt and approval of a completed application, all patients will receive a supply (the amount depends on the product) of medication, which will be shipped to the physician's office on the patient's behalf. Patients without alternative sources of insurance will continue to receive free products. Periodic review of applications will be conducted to ensure continued eligibility. The medications covered are Benicar and Welchol.

Sanofi-Aventis Patient Assistance Program

To qualify, you must be a legal resident of the United States and cannot have or qualify for any government prescription coverage such as Medicare, Medicaid, Veterans Administration, or any state or local programs. You cannot have or qualify for any private coverage such as an HMO or PPO and your total annual household must be below the Sanofi-Aventis Program poverty

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level. You can reach them at their phone number: 1-800-446-6267.

The medications covered are: Aralen, Danocrine, Drisdol, Hytakerol, Kerlone, Mytelase, pHisoHex, Plaquenil, Primacor, Skelid, and Uroxatral.

Schering-Plough-Cares Patient Assistance Program

The program is designed to assist those patients who are not eligible for private or public insurance reimbursement and who cannot afford treatment. Patient eligibility is determined on a case-by-case basis based upon economic and insurance criteria. Eligibility criteria are subject to change at any time. Physician and patient complete an application form. Qualified patients are approved for up to twelve months of assistance. The approved medication will be sent in up to a 3-month supply to the physician's office. The physician may reorder additional supplies, in up to 3-month increments, during the twelve-month eligibility period. At the end of the twelve months, a new application form must be completed. The phone number is 1-800-656-9485.

The covered medications are: Avelox, Cipro Oral Suspension, Cipro, Cipro XR, Clarinex, Diprolene, Diprolene AF, Elocon, Foradil Aerolizer, Imdur, K-Dur, Lotrisone, Nasonex, Nitro-Dur Patches, and Proventil.

Schering also has ***Commitment to Care*** program that covers Intron A, Peg-Intron, Rebetol, and Temodar. Eligibility is determined on a case-by-case basis and the phone number is 1-800-521-7157.

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Solvay Pharmaceuticals Incorporated Patient Assistance Program

To be eligible you must be a legal U.S. resident and your household income must fit within certain financial criteria. This is determined by comparing an equation of your annual household income minus out-of-pocket medical expenses to poverty guidelines established by the federal government. Physicians apply on behalf of the patient by submitting a written request on an application form. A copy of most recent year federal tax return or financial documentation (IRS Form 1040, 1040EZ, 1099 etc.) must be attached. Blank forms may be obtained by calling 1-800-256-8918. Ongoing patient participation is available based on continued medical and financial need.

The covered medications include: Aceon, Creon, Estratest, Estratest HS, EstroGel, and Prometrium.

Wyeth Patient Assistance Program

To qualify, you must be a U.S. resident, do not have the ability to pay for your medication, have no government or private insurance to pay for the medication requested, and earn less than 200 percent of the current HHS Poverty Guidelines (\$18,620 for individual and \$24,980 for couples). Eligibility criteria are subject to change without notice. The program is accessed by licensed prescribers whose patients meet the eligibility requirements. A three-month supply of the requested product is provided to the prescriber for dispensing to the patient or directly to the patient, at the discretion of the prescriber.

Approved patients are enrolled in the program for one year and can receive up to three refills. The signatures of both patient and licensed prescriber are required on the application form. The phone number is 1-800-568-9938 and the list of covered

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medication include: Cordarone, Effexor, Effexor XR, Inderal, Inderal LA, Inderide, Lodine, Minocin, Phospholine Iodide, Premarin, Premphase, Prempro, Protonix, and Trecator.

PART 2

13. Using Therapeutic Equivalents for Big Savings

Medications are grouped into classes. Each individual class of drugs works about the same way. Within each class there are usually both brand and generic medications. The generic medication is going to be the cheaper buy. Use these first, if they are not effective, try another one.

Start with the lowest priced medication and work your way upwards.

You have to ask your doctor to start cheap. Believe it or not, most doctors don't really know the actual cost of medication. Just like a pharmacist doesn't know how much it costs to draw blood or send a sample to the lab. That is not a pharmacist's area of expertise; price is not a doctor's area of expertise.

Also listed is the approximate cost **per regimen** for antibiotics or the cost **per month** for other medications. Each dollar sign represents \$10. For example, the cholesterol pill Lipitor 10mg costs about \$100 for a month of tablets, it therefore gets \$\$\$\$\$\$\$\$\$\$ under cost. Another cholesterol pill, Zocor 20mg, comes in generic (simvastatin) and costs about five dollars, it gets \$ under cost. You can easily compare the different costs in each class.

If your doctor prescribes a cholesterol pill for you, ask to start with the cheapest one, in this case simvastatin. If there is a generic available, the cost for the generic is listed. There is no reason to list the brand price since it is going to be much more expensive and work just as well as the generic.

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Each category will have a very brief description of each class of medication. There is plenty of information available for each type of medication. I concentrate on price. If you want to know tons of information about your drug, type the name into www.google.com and you will get more information than you could ever read.

14. Antibiotics to Treat Infections

Just half a century ago, complications from infection was one of the leading causes of death. Now, infections are usually little more than an inconvenience. We go to the doctor, get a pill, spend our hard earned money, and get better. There are a few ways to reduce this cost.

Penicillin Antibiotics

Penicillins are some of the oldest antibiotics. They are continually prescribed because they work. These medications are used for a wide variety of mild to moderate infections of the ears, sinuses, mouth, lungs, and throat. They are also used to prevent certain heart infections during dental work.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Amoxil	amoxicillin	\$
Trimox	amoxicillin	\$
Principen	ampicillin	\$
Pen VK	penicillin	\$
Veetids	penicillin	\$
Augmentin	amoxicillin/clavulanic	\$\$
Dynapen	dicloxacillin	\$

Tetracycline Antibiotics

Tetracyclines are another older class of antibiotics. These treat “unusual” infections including intestinal infection, acne, sexually transmitted diseases, meningitis, and pneumonia.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Achromycin	tetracycline	\$
Sumycin	tetracycline	\$
Vibramycin	doxycycline	\$
Minocin	minocycline	\$\$
Declomycin	demeclocycline	\$\$\$
Doryx	doxycycline	\$\$\$\$\$\$\$\$\$\$\$\$
Monodox	doxycycline	\$

Cephalosporin Antibiotics

Cephalosporin antibiotics are closely related to penicillins. These medications were developed a couple of dozen years ago. They cover more “bugs” than are covered by penicillins including infections of the ears, sinuses, skin, throat, lungs, and urinary tract. If you are allergic to penicillin, there is about a 5% chance that you will also be allergic to cephalosporins. Take this into consideration when your doctor writes the prescription.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Keflex	cephalexin	\$
Ceclor CD	cefaclor	\$\$\$\$
Cedax	ceftibuten	\$\$\$\$\$\$\$\$
Ceftin	cefuroxime	\$\$\$\$\$\$\$\$
Cefzil	cefprozil	\$\$\$\$
Duricef	cefadroxil	\$\$\$
Suprax	cefixime	\$\$\$\$\$\$\$\$\$\$\$\$

(each \$ = 10 dollars per course of therapy)

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BRAND	GENERIC	COST
Vantin	cefpodoxime	\$\$\$\$\$\$\$\$\$\$
Spectracef	cefditoren	\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Omnicef	cefdinir	\$\$\$\$\$\$\$\$\$\$\$\$
Raniclor	cefaclor	\$\$\$\$\$

Fluoroquinolone Antibiotics

These antibiotics were developed in the mid-nineties to help combat the new resistant bacteria. They are very effective and kill a broad range of bacteria that cause infections just about anywhere in the body. They are also convenient in dosing. Patients also want the ease of taking medication once or twice a day, instead of three or four times with other antibiotics. I feel doctors prescribe fluoroquinolones **WAY** too much. These are the equivalent of killing a house fly with a shot gun. It gets the job done but leaves a mess behind. They should only be prescribed when other, less expensive, alternatives do not work. The future will tell whether overprescribing fluoroquinolones will cause more resistance among bacteria.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Avelox	moxifloxacin	\$\$\$\$\$\$\$
Cipro	ciprofloxacin	\$
Levaquin	levofloxacin	\$\$\$\$\$\$\$\$\$\$
Factive	gemifloxacin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Noroxin	norfloxacin	\$\$\$\$\$\$\$\$\$\$
Proquin	ciprofloxacin	\$\$\$\$\$\$\$

Macrolide Antibiotics

These are usually prescribed for people who are allergic to penicillin. The most popular one, erythromycin, can be difficult on the stomach. This class should therefore be taken with food. They also have a number of drug interactions. The interactions

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are usually not a problem because you are only taking the antibiotic for a short period of time. It is still wise to let your doctor and pharmacist know all the medication you are taking.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
E.E.S	erythromycin	\$\$
Ery-Tab	erythromycin	\$\$
Eryc	erythromycin	\$\$
Biaxin	clarithromycin	\$\$
Biaxin XL	clarithromycin ER	\$\$\$\$\$\$
Eryped	erythromycin	\$\$
PCE	erythromycin	\$\$\$
Ketek	telithromycin	\$\$\$\$\$\$\$
Zithromax	azithromycin	\$\$

Sulfa Combo Antibiotics

This class of drugs dates back to World War II. Sulfa antibiotics are still being used today because they work. They are used mostly for urinary tract infections but are also helpful in treating sinus and ear infections. Allergies to sulfa drugs are fairly common and the reaction is usually an annoying rash. There is only one antibiotic in this class and, fortunately, it is very cheap.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Bactrim	sulfamethoxazole/trimethoprim	\$
Septa	sulfamethoxazole/trimethoprim	\$

Antiprotozoal

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Flagyl	metronidazole	\$\$
Aralen	chloroquine	\$\$\$\$\$\$\$\$
Tindamax	tinidazole	\$\$\$\$\$\$

Oxalodinones

Most pharmacies probably will not carry this antibiotic because it is so expensive. It is called Zyvox and is being used for a certain type of serious bacteria. The course of therapy is 10 to 14 days and that will cost you over one thousand dollars. Hopefully you have good insurance.

Lincosamides

This class includes the popular clindamycin. It is used for a wide variety of infections, but you have to be cautious about diarrhea as a side effect.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Cleocin	clindamycin	\$\$\$\$

Nitrofurans

This medication is used almost exclusively for infections of the urinary tract. Some people must take it daily to prevent further infections. The antibiotic gets highly concentrated in the urine so it fights the bacteria there.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Macrochantin	nitrofurantoin	\$\$
Furadantin	nitrofurantoin	\$\$
Macrobid	nitrofurantoin	\$\$

Anti-Fungals

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Diflucan	fluconazole	\$\$\$
Grifulvin	griseofulvin	\$\$\$\$\$
Gris-Peg	griseofulvin	\$\$\$\$\$
Lamisil	terbinafine	\$\$\$
Mepron	atovaquone	\$\$\$\$\$\$\$\$\$\$\$\$\$
Mycelex	clotrimazole	\$\$\$\$\$\$\$\$\$
Mycostatin	nystatin	\$\$\$
Nizoral	ketoconazole	\$\$\$\$\$
Sporanox	itraconazole	\$\$\$\$\$\$\$\$\$\$\$\$\$
Vfend	voriconazole	\$\$\$\$\$\$\$\$\$\$\$\$\$

15. Medication for Your Heart and Circulatory System

For many years now, heart disease has been the leading cause of death for adults in the United States. This category of medication is quite large and diverse. There are several different ways to attack heart disease; therefore, there are several different classes of medication to treat it.

Blood Thinners

Basically, this class of medication keeps your blood from clotting and keeps it flowing through your body. Even within this class, each of these medications work a little differently from each other. Remember the lowly aspirin? Daily aspirin has a thinning effect of the blood, at less than a penny per day. Check with your doctor about taking a daily aspirin instead of a prescription medication. Under most circumstances, you should not take aspirin AND blood thinners. There are cases where the doctor wants you to take both though. Make sure you check with your doctor.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Coumadin	warfarin	\$\$
Persantine	dipyridamole	\$\$
Aggrenox	aspirin/dipyridamole	\$\$\$\$\$\$\$\$\$\$\$\$
Plavix	clopidogrel	\$\$\$\$\$\$\$\$\$\$\$\$
Pletal	cilostazol	\$\$\$\$
Ticlid	ticlopidine	\$\$\$
Trental	pentoxifylline	\$\$\$\$\$

A Strong Heartbeat Drug

One of the oldest drugs known is digoxin. In proper doses it keeps the heart pumping strong and prevents fluid from building up around the heart and lungs. Digoxin is used to treat congestive heart failure (CHF) and some types of irregular heartbeats.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Lanoxicaps	digoxin	\$
Lanoxin	digoxin	\$

Drugs for Irregular Heartbeat

There are many different medications to treat irregular heartbeats, also known as arrhythmias. An arrhythmia can occur in different areas of the heart; therefore, a particular drug must be prescribed to treat each particular arrhythmia. Without getting too technical, there is very little “wobble room” when it comes to antiarrhythmics. If you have an irregular heartbeat, the doctor will pinpoint it and get you the correct medication to treat the problem. Hopefully, there will be an inexpensive generic that will work for you. It is also not recommended to cut these tablets. They are pretty specific as far as dosage is concerned.

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The only real way to save is buying in bulk to lower your cost per pill. You also cannot skip a dose. If you decide to use mail order, make sure you order extra early and have plenty on hand in case the mail is slow.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Cordarone	amiodarone	\$\$\$
Norpace CR	desiopramide	\$\$
Mexitil	mexiletine	\$\$\$
Tambocor	flecainide	\$\$\$\$
Rythmol	propafenone	\$\$\$\$\$\$
Quinaglute	quinidine gluconate	\$\$\$
Quinidex	quinidine sulfate	\$\$\$

Treatment for Angina

Angina is a sharp pain in the chest cause by decreased blood flow to the blood vessels in the heart. Drugs that dilate the blood vessels (vasodilators) are used to bring in more blood and, therefore, more oxygen. Angina can be treated with tablets, sublingually, sprays, or patches.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Imdur	isosorbide mononitrate	\$\$
Monoket	isosorbide mononitrate	\$\$
Minitran	nitroglycerine patches	\$\$\$
Nitrostat	nitroglycerine sublingual	\$(25 count bottle)
Isordil	isosorbide dinitrate	\$\$
Nitrolingual	spray nitroglycerine	\$\$\$\$\$\$\$\$\$\$\$\$
Ranexa	ranolazine	\$\$\$\$\$\$\$\$\$\$\$\$

Vasodilators

The name itself is pretty self explanatory. These medications relax the muscles of the blood vessels lowering blood pressure. Vasodilators are seldom used alone and are usually combined with another class of blood pressure medication. One of the unfortunate (or fortunate) side effects of minoxidil is hair growth. It is now used in a cream for baldness.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Apresoline	hydralazine	\$\$
Isordil	isosorbide dinitrate	\$\$
Loniten	minoxidil	\$\$\$\$

Calcium Channel Blockers

This class of medication relaxes the blood vessels which makes it easier for the heart to pump blood through them. Calcium channel blockers (CCB) can be used for both arrhythmias and high blood pressure. There are many different CCBs and fortunately most come in generic form.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Adalat	nifedipine	\$\$\$
Procardia	nifedipine	\$\$\$
Adalat CC	nifedipine ER	\$\$\$\$
Procardia XL	nifedipine ER	\$\$\$\$
Calan	verapamil	\$\$
Calan SR	verapamil SR	\$\$\$
Cardene	nicardipine	\$\$
Cardizem	diltiazem	\$\$
Cartia XT	diltiazem	\$\$\$\$
Dilacor	diltiazem	\$\$\$\$
Cardizem CD	diltiazem ER	\$\$\$\$
Covera-HS	verapamil	\$\$\$\$\$\$
DynaCirc	isradipine	\$\$\$\$\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
DynaCirc SR	isradipine SR	\$\$\$\$\$\$
Isoptin SR	verapamil SR	\$\$\$\$
Norvasc	amlodipine	\$
Plendil	felodipine	\$\$\$\$
Sular	nisoldipine	\$\$\$\$\$\$
Verelan PM	verapamil	\$\$\$\$

Beta Blockers

The main objective of beta blockers is to slow the heart rate, therefore, stabilizing the rhythm. Because of this action, they can also be used for arrhythmias. Beta blockers also relax the blood vessels. These actions combined lower blood pressure. One of the chief complaints of beta blockers is the feeling of tiredness. If this is happening to you, ask your doctor if you can take it before you go to bed. Coreg is a unique beta blocker because it is used for heart failure.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Sectral	acebutolol	\$\$\$
Tenormin	atenolol	\$
Betapace	sotalol	\$\$
Blocadren	timolol	\$\$
Corgard	nadolol	\$\$\$
Coreg	carvedilol	\$\$
Inderal	propranolol	\$
Inderal LA	propranolol LA	\$\$\$\$
Trandate	labetalol	\$\$
Kerlone	betaxolol	\$\$\$
Levatol	penbutolol	\$\$\$\$\$\$\$\$
Visken	pindolol	\$\$
Lopressor	metoprolol	\$\$
Toprol-XL	metoprolol	\$\$\$\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Zebeta	bisoprolol	\$\$\$
Bystolic	nebivolol	\$\$\$
Coreg CR	carvedilol	\$\$\$\$\$\$\$\$\$\$\$\$
Innopran XL	propranolol	\$\$\$\$\$\$\$\$

ACE Inhibitors

This class of medication lowers blood pressure by dilating blood vessels. This reduces the amount of force the heart needs to push against. Because of this, the amount of work the heart has to do decreases as well as the amount of oxygen needed to work. ACE inhibitors are also beneficial for the kidneys. The main complaint about ACE inhibitors is an annoying cough. If the cough becomes too troublesome, the doctor may switch to an angiotensin II blocker.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Accupril	quinipril	\$\$
Aceon	perindopril	\$\$\$\$\$\$
Altace	ramipril	\$\$
Capoten	captopril	\$\$
Mavik	trandolapril	\$\$
Vasotec	enalapril	\$
Zestril	lisinopril	\$
Prinivil	lisinopril	\$
Lotensin	benazepril	\$\$
Univasc	moexipril	\$\$\$
Monopril	fosinopril	\$\$\$

Angiotensin II Blockers

This class works very similarly to ACE Inhibitors but causes much less coughing as a side effect. There is really no benefit to

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using this class unless you cannot tolerate the cough associated with ACE inhibitors. If your doctor prescribes these to you before you failed on ACE inhibitors, ask why. They are much more expensive and no generics are available.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Atacand	candesartan	\$\$\$
Avapro	irbesartan	\$\$\$\$\$\$
Benicar	olmesartan	\$\$\$\$\$\$
Cozaar	losartan	\$\$\$\$\$
Diovan	valsartan	\$\$\$\$\$\$
Micardis	telmisartan	\$\$\$\$\$\$
Teveten	eprosartan	\$\$\$\$\$\$

Anti-adrenergics

These medications work by stimulating certain areas of the body instead of blocking them. They work in many different ways to lower blood pressure.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Aldomet	methyldopa	\$
Catapres	clonidine	\$
Catapres TTS	clonidine	\$\$\$\$\$\$\$\$\$\$\$\$
Tenex	guanfacine	\$\$
Wytensin	guanabenz	\$\$
Reserpine	reserpine	\$
Ismelin	guanethidine	\$\$\$
Inspra	eplerenone	\$\$\$\$\$\$\$\$

Alpha Blockers

Alpha blockers are used to treat hypertension (high blood pressure) or benign prostatic hyperplasia (BPH). They allow blood vessels to relax and increase blood flow. This class of drugs is usually used in combination with other medications when blood pressure is difficult to control. They are a good choice of drug therapy in men who have both hypertension and enlargement of the prostate.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Aldomet	methyldopa	\$\$\$
Cardura	doxazosin	\$\$
Catapres	clonidine	\$\$
Coreg	carvedilol	\$\$
Hytrin	terazosin	\$\$\$
Minipress	prazosin	\$\$\$

Water Pills

Water pills (diuretics) work by removing fluid from the blood. This in turn lowers the blood pressure by decreasing blood volume. There are four types of water pills. Each works a little differently to remove fluid from the body. As blood is filtered through the kidneys, water pills “tell” the kidneys to remove more water from the body. Occasionally, your doctor may want you to take a potassium supplement along with your water pill. This is because most diuretics also remove some potassium. Another tip, take your water pill in the morning. If you don’t, you will be getting up all night to use the bathroom.

Thiazide diuretics

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Diuril	chlorothiazide	\$
Hygroton	chlorthalidone	\$
Hydrodiuril	hydrochlorothiazide (HCTZ)	\$
Lozol	indapamide	\$
Renese	polythiazide	\$\$\$
Thalitone	chlorthalidone	\$

Loop diuretics

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Bumex	bumetanide	\$\$
Demedex	torsemide	\$\$\$
Lasix	furosemide	\$
Edecrine	ethacrynic acid	\$\$\$\$\$
Zaroxolyn	metolazone	\$\$\$\$\$

Potassium sparing diuretics

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Midamor	amiloride	\$\$\$\$\$
Aldactone	spironolactone	\$\$
Dyrenium	triamterene	\$\$\$\$\$

Combination water pills

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Moduretic	amiloride/HCTZ	\$\$
Dyazide	triamterene/HCTZ	\$\$
Maxzide	triamterene/HCTZ	\$\$
Aldactazide	spironolactone/HCTZ	\$\$\$

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Carbonic anhydrase inhibitors

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Diamox	acetazolamide	\$\$\$

Combination Products

The manufacturers have combined two medications into one pill. Usually the combination is a blood pressure medication with a water pill(diuretic). Check the prices of the individual tablets and compare it with the combination. The combination product is usually the less expensive of the two.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Corzide	nadolol/bendroflumethiazide	\$\$\$\$\$\$\$
Tenoretic	atenolol/chlorthalidone	\$\$
Ziac	bisoprolol/HCTZ	\$\$
Accuretic	quinapril/HCTZ	\$\$\$
Capozide	captopril/HCTZ	\$
Lotensin HCT	benazepril/HCTZ	\$\$
Lotrel	benazepril/amlodipine	\$\$\$\$\$\$\$
Prinzide	lisinopril/HCTZ	\$
Zestoretic	lisinopril/HCTZ	\$
Tarka	trandolapril/verapamil	\$\$\$\$\$\$\$\$\$
Uniretic	moexipril/HCTZ	\$\$\$\$
Vaseretic	enalapril/HCTZ	\$\$
Atacand HCT	candesartan/HCTZ	\$\$\$\$\$\$\$\$\$
Avalide	irbesartan/HCTZ	\$\$\$\$\$\$\$\$\$
Benicar HCT	olmesartan/HCTZ	\$\$\$\$\$\$\$\$\$
Diovan HCT	valsartan/HCTZ	\$\$\$\$\$\$\$\$\$
Hyzaar	losartan/HCTZ	\$\$\$\$\$\$\$\$\$
Micardis/HCT	telmisartan/HCTZ	\$\$\$\$\$\$\$\$\$
Teveten HCT	eprosartan/HCTZ	\$\$\$\$\$\$\$\$\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Aldoril	methyldopa/HCTZ	\$\$
Azor	amlodipine/olmesartan	\$\$\$\$\$\$\$\$\$\$
Exforge	amlodipine/valsartan	\$\$\$\$\$\$\$\$\$\$
Inderide	propranolol/HCTZ	\$\$
Bidil	isosorbide dinitrate/hydralazine	\$\$\$\$\$\$\$\$\$\$

Drugs to Lower Cholesterol

High cholesterol causes plaque buildup in the blood vessels making the heart work harder. This then can result in strokes or heart attacks. The cheapest way to improve your cholesterol is good old fashioned diet and exercise. When that doesn't work, you are going to have to try prescription medication.

The body produces cholesterol through a series of chemical reactions. Because of this, there are a couple of different ways to attack the production. You can stop the cholesterol causing products from reaching the liver or you can block the enzyme that converts these products to cholesterol.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Questran	cholestyramine	\$\$\$
Colestid	colestipol	\$\$\$\$
Crestor	rosuvastatin	\$\$\$\$\$\$\$\$\$\$\$\$
Lescol XL	fluvastatin	\$\$\$\$\$\$\$\$\$\$\$\$
Lescol	fluvastatin	\$\$\$\$\$\$\$\$\$\$\$\$
Lipitor	atorvastatin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Mevacor	lovastatin	\$
Pravachol	pravastatin	\$
Zetia	ezetimibe	\$\$\$\$\$\$\$\$\$\$\$\$
Welchol	colesevelam	\$\$\$\$\$\$\$\$\$\$\$\$
Zocor	simvastatin	\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Advicor	lovastatin/niacin ER	\$\$\$\$\$\$\$\$\$\$\$\$
Altoprev	lovastatin	\$\$\$\$\$\$\$\$\$\$\$\$
Niaspan	niacin ER	\$\$\$\$\$\$\$\$
Simcor	niacin/simvastatin	\$\$\$\$\$\$\$\$

Medications for Triglycerides

These medications are used primarily to lower triglycerides. Those with high triglycerides usually develop diabetes if they are not lowered.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Lopid	gemfibrozil	\$\$
Tricor	fenofibrate	\$\$\$\$\$\$\$\$
Niaspan	niacin ER	\$\$\$\$\$\$\$\$
Lovasa	Omega-3 acid	\$\$\$\$\$\$\$\$
Simcor	niacin/simvastatin	\$\$\$\$\$\$\$\$
Lipofen	fenofibrate	\$\$\$\$
Trilipix	fenofibrate	\$\$\$\$\$\$\$\$

Cholesterol and Blood Pressure Combos

Manufacturers have combined the cholesterol medication with blood pressure medication since many patients are taking both anyway. Check to see if the individual medications are cheaper or is it less expensive to get the combination.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Caduet	amlodipine/atorvastatin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Vytorin	azetimibe/simvastatin	\$\$\$\$\$\$\$\$\$\$\$\$

16. Hormone Therapy

These medications replace chemicals when your body is no longer producing an adequate supply. This includes estrogen, insulin, thyroid hormone, and many other hormones. This class of medication is large, diverse, and the medication is expensive. Many of these drugs are pretty specific to the individual person so switching brands is sometimes not a good idea.

Estrogens

Estrogen levels drop sharply at menopause. By replacing these hormones, you will lessen discomforts like hot flashes, sleeping difficulties, decreased libido, and skin problems. Estrogen replacement therapy also increases bone mass and decreases the overall risk for heart disease. Estrogen products are available in tablets, patches, or creams.

There has been some recent controversy surrounding estrogen. Some studies suggest that taking estrogen increases the risk for cancer, increased chance of blood clots, and gall-bladder disease. The decision to take hormone replacement therapy is ultimately up to you and your doctor.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Alora patch	estradiol	\$\$\$\$\$
Climara patch	estradiol	\$\$\$
Estraderm patch	estradiol	\$\$\$\$\$
Vivelle-Dot patch	estradiol	\$\$\$\$\$
Cenestin	conjugated estrogens	\$\$\$\$\$\$\$
Estrace	micronized estradiol	\$
Menest	esterified estrogens	\$\$\$\$
Ogen	micronized estradiol	\$
Premarin	conjugated estrogens	\$\$\$\$\$\$\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Vagifem vaginal	estradiol	\$\$\$\$\$\$
Estrace vaginal	estradiol	\$\$\$\$\$\$\$\$\$\$\$\$
Premarin vaginal	conjugated estrogens	\$\$\$\$\$\$\$\$\$\$\$\$
Estring	estradiol	\$\$\$\$\$\$\$\$\$\$\$\$
Divigel gel	estradiol	\$\$\$\$\$\$\$\$
Elestrin gel	estradiol	\$\$\$\$\$\$\$\$\$\$\$\$
Enjuvia	conjugated estrogens	\$\$\$\$\$\$
Estrasorb	estradiol hemihydrate	\$\$\$\$\$\$\$\$
Estrogel	estradiol	\$\$\$\$\$\$\$\$
Evamist	estradiol	\$\$\$\$\$\$\$\$
Femring	estradiol acetate	\$\$\$\$\$\$\$\$\$\$\$\$
Femtrace	estradiol acetate	\$\$\$\$\$\$
Menostar patch	estradiol	\$\$\$\$\$\$\$\$

Oral Contraceptives

This class is large and very competitive. There are four different types; monophasic, biphasic, triphasic, and progestin only. Many generics recently became available lowering the cost. This class will not have a price chart because the risk of changing brands to save a couple of dollars is high. In a nutshell, brand name oral contraceptives cost between \$50-\$60 a month and generics run \$30-\$40 a month. You and your doctor should choose your birth control pill and find the one that works best for you. It usually takes some trial and error before the right pill is found.

Combination Estrogen and Progestin

Doctors will sometimes prescribe progestins with estrogen to more closely mimic the body's natural chemistry.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Femhrt	estradiol/norethindrone	\$\$\$\$\$\$
Prempro	estrogen/medroxyprogesterone	\$\$\$\$\$\$
Premphase	estrogen/medroxyprogesterone	\$\$\$\$\$\$
CombiPatch	estradiol/norethindrone	\$\$\$\$\$\$
Activella	estradiol/norethindrone	\$\$\$\$
Angeliq	estradiol/drospirenone	\$\$\$\$\$\$
Climara Pro	estradiol/levonorgestrel	\$\$\$\$
Prefest	estradiol/norgestimate	\$\$\$\$

Progestins

Progestins are used to treat menstrual disorders. Progestins may also lower the risk of estrogen related cancer of the uterus. You may be given a progestin if your menstrual periods have stopped or a female hormone imbalance is causing your uterus to bleed abnormally. They are also prescribed to prevent abnormal growth of the uterine lining in women taking estrogen replacement therapy.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Prometrium*	progesterone	\$\$\$\$\$\$
Provera	medroxyprogesterone	\$
Aygestin	norethindrone	\$\$\$\$

*not a Progestin

Androgens

Androgens are male hormones. These treat a number of conditions and are available in pill, patch, cream and injectable form.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Androderm	testosterone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Androgel	testosterone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Testim gel	testosterone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Methitest	methyltestosterone	\$\$\$\$\$\$
Testred	methyltestosterone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Danazol	danazol	\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Android	methyltestosterone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Androxy	fluoxymesterone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Combination Estrogen and Androgen

These medications are a combination of hormones used to treat symptoms of menopause when estrogens alone are not effective.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Estratest	estrogens w/ methyltestosterone	\$\$\$
Estratest HS	estrogens w/ methyltestosterone	\$\$\$

Androgen Blockers

Like the class says, these medications block the male hormone called dihydrotestosterone or DHT. Avodart and Proscar are used in men to treat benign prostatic hyperplasia (BPH). Propecia is used to treat male pattern hair loss in men only.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Avodart	dutasteride	\$\$\$\$\$\$\$\$\$\$\$\$
Propecia	finasteride	\$\$\$\$\$\$\$\$\$\$
Proscar	finasteride	\$\$\$\$

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Osteoporosis Prevention

There are medications that are used specifically to treat or prevent osteoporosis. You can take them daily, weekly, or monthly depending on the medication. They must also be taken correctly to get maximum effect.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Actonel	risedronate	\$\$\$\$\$\$\$\$\$\$\$\$
Boniva	ibandronate	\$\$\$\$\$\$\$\$\$\$\$\$
Didronel	etidronate	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Evista	raloxifene	\$\$\$\$\$\$\$\$\$\$\$\$
Fosamax	alendronate	\$
Miacalcin	calcitonin	\$\$\$\$\$\$\$\$\$\$\$\$
Reclast	zoledronic acid	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

17. Diabetes

High blood sugar, known as diabetes, causes some very serious health problems. It is crucial to get your diabetes under control. Fortunately, there are many different ways to accomplish this. There are oral drugs that stimulate more insulin production, decrease glucose production, decrease absorption of glucose, improve insulin sensitivity by the body, and increase glucose use by the body.

When oral medication is not effective, you will have to inject insulin. This is much more expensive because you will have to monitor your blood sugar with a machine. This testing can cost between one and five dollars a day.

Sulfonylureas

These oral medications stimulate the pancreas to make more insulin. Often times they are used with insulin to compound the benefits.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Amaryl	glimepiride	\$
Diabinese	chlorpropamide	\$\$
Diabeta	glyburide	\$
Micronase	glyburide	\$
Glucotrol	glipizide	\$
Glucotrol XL	glipizide XL	\$\$
Tolinase	tolazamide	\$\$
Orinase	tolbutamide	\$\$
Glynase	glyburide micro	\$\$

Alpha-Glucosidase Inhibitors

This class of medication slows down the absorption of some carbohydrates, sugars, and starches that you eat.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Glyset	miglitol	\$\$\$\$\$
Precose	acarbose	\$\$\$\$

Biguanides

These medications decrease the amount of glucose made by the liver.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Glucophage	metformin	\$
Glucophage XR	metformin XR	\$

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Meglitinides

These medications stimulate the pancreas to make more insulin.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Prandin	repaglinide	\$\$\$\$\$\$\$\$\$\$
Starlix	nateglinide	\$\$\$\$\$\$\$\$\$\$

Thiazolidinediones

These medications make your body more sensitive to insulin.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Actos	pioglitazone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Avandia	rosiglitazone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Combination Products

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Avandamet	rosiglitazone/metformin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Glucovance	glyburide/metformin	\$\$
Metaglip	glipizide/metformin	\$\$\$\$
ActoPlus Met	pioglitazone/metformin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Avandaryl	rosiglitazone/glimepride	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Duetact	pioglitazone/glimepride	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Janumet	sitagliptin/metformin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Other

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Byetta	exenatide	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Januvia	sitagliptin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

When it comes to insulin, you have to shop around for the best price. Insulin comes in several different forms depending on how long they last in the body. There are now several different types of delivery systems like adjustable syringes, prefilled syringes and other methods. These add both convenience and cost. The cheapest is still the old fashioned syringe and bottle.

18. Hypothyroidism

This frustrating condition can cause tiredness, weight gain, sluggishness, and the feeling of being cold. Hypothyroidism requires an exact dose of medication. The most popular treatment comes in eleven different strengths to pinpoint the correct dosage. To get the proper dose, your doctor will have to get blood samples periodically. It may take a couple of months to get the exact dose for you, so be patient. Once you find the right strength, you will be back feeling like your old self.

Desiccated Thyroid

These medications are made from the porcine (pig) thyroid.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Armour Thyroid	desiccated thyroid	\$
Thyroid USP	desiccated thyroid	\$
Westhroid	desiccated thyroid	\$
Nature thyroid	desiccated thyroid	\$
Bio-Throid	desiccated thyroid	\$

T4

These medications are used for hypothyroidism and supply the body with one of the major thyroid hormones, L-thyroxine (T4).

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Levothroid	levothyroxine	\$
Levoxyl	levothyroxine	\$\$
Synthroid	levothyroxine	\$\$\$\$
Unithroid	levothyroxine	\$\$

T3

This medication is used for hypothyroidism supplies the body with one of the major thyroid hormones, L-triiodothyronine (T3).

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Cytomel	liothyroxine	\$\$\$\$\$\$

Liotrix

This medication contains a combination of both T3 and T4.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Thyrolar	liotrix	\$\$\$\$\$\$

Anti-thyroid

These medications are used for hyperthyroidism. Interestingly, when taken for a long period of time, the disease often times goes into remission.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Propylthiouracil	propylthiouracil	\$
Tapazole	methimazole	\$\$

19. Gout

High uric acid levels in the blood can crystallize near joints causing considerable pain. Anti-inflammatory medications decrease the pain but do not solve the problem. Other prescription drugs will decrease uric acid in the blood and decrease the number of attacks. It is important to drink at least ten glasses of water daily to keep the acid flushed out of your body.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Zyloprim	allopurinol	\$
Colchicine	colchicine	\$
probenecid	probenecid	\$\$\$
probenecid/colchicine	probenecid/colchicine	\$\$\$\$\$

20. Drugs for the Urinary System

The urinary system includes the functions your body uses to remove waste products from the blood by way of the kidneys. Medications can alter some of the products that are removed or not removed by the kidneys. Also included in this chapter are the medications that are used for frequent urinary urgency, urinary hesitation, and urine flow through the prostate.

Changing the pH of the Urine

When you raise the pH of the urine, crystals are removed which prevents them from accumulating in the blood and kidneys, causing kidney stones. Decreasing the pH of the urine helps your body fight infections. Be cautious about decreasing pH too far as crystals may develop. Be sure to drink plenty of water with these medications. Only one medication lowers the pH, K-Phos, and it costs about \$40 per month. The chart lists medications that raise the pH.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Sodium bicarbonate	sodium bicarbonate	\$\$
Citrolith	potassium/sodium citrate	\$
PolyCitra-K powder	potassium citrate/citric acid	\$\$
Urocit-K	potassium citrate	\$\$
Vitamin C	vitamin C	\$
Bicitra	sodium citrate/citric acid	\$

Kidney Stones

The following medications lower cystine level which helps prevent certain types of kidney stones.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Thiola	tiopronin	\$\$\$
Cuprimine	penicillamine	\$\$\$
Depen	penicillamine	\$\$\$\$\$\$\$\$

Stimulating the Urinary Tract

When urination becomes difficult, the drug Urecholine (bethanechol) can help. It stimulates the bladder to empty. This is the only medication used for this problem and it is about \$120.00 per month depending on the dose.

Decreasing the Urge to Urinate

Relaxing the muscles of the bladder relieve the pressure and, therefore, the feeling of having to use the bathroom. A common side effect of all these medications is dry mouth and blurred vision.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Detrol	tolterodine	\$\$\$\$\$\$\$\$\$\$
Detrol LA	tolterodine LA	\$\$\$\$\$\$\$\$\$
Ditropan	oxybutynin	\$\$\$
Ditropan XL	oxybutynin XL	\$\$\$\$\$\$\$\$\$
Oxytrol patch	oxybutynin patch	\$\$\$\$\$\$\$\$\$
Vesicare	solifenacin	\$\$\$\$\$\$\$\$\$
Urispas	flavoxate	\$\$\$\$\$\$\$\$\$\$\$\$\$\$
DDAVP	desmopressin	\$\$\$\$\$
Enablex	darifenacin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Sanctura	tropium	\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Increasing Urine Flow Through the Prostate

Men with enlarged prostate often have difficulty urinating. Medications exist to relieve this problem by easing the pressure applied by the prostate gland. These medications also lower blood pressure so they have the added effect of “killing two birds with one stone.”

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Cardura	doxazosin	\$\$
Flomax	tamsulosin	\$\$\$\$\$\$
Hytrin	terazosin	\$\$
Uroxatral	alfuzosin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Urinary Tract Infections

Some people get frequent urinary tract infections and require daily medication to help the problem. Fortunately, most people will just take one of these medications for a week or so until the infection clears up.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Pyridium	phenazopyridine	\$\$
Elmiron	pentosan polysulfate	\$\$\$\$\$\$\$\$

Decrease Phosphorus

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Fosrenol	lanthanum	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Renagel	sevelamer	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Renvela	sevelamer	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

21. Vaginal Yeast Infections

Yeast infections are quite common and there are several over-the-counter products to treat it. The one-day or three-day products should be used only for mild infections. You should try the over-the-counter products first. They are cheaper and usually work just as well as many of the prescription products.

(each \$ = 10 dollars per course of therapy)

BRAND	GENERIC	COST
Terazol 7	terconazole	\$\$\$\$
Gynazole 1	butoconazole	\$\$\$\$\$
Cleocin vaginal	clindamycin	\$\$\$\$\$
Metrogel vaginal	metronidazole	\$\$\$\$\$\$\$\$
Diflucan	fluconazole	\$
AVC	sulfanilamide	\$\$\$\$\$\$\$\$\$
Clindesse	clindamycin	\$\$\$\$\$\$\$\$\$
Flagyl	metronidazole	\$
Nystatin vaginal	nystatin	\$\$
Tindamax	tinidazole	\$\$\$\$\$\$\$\$\$
Vandazole	metronidazole	\$\$\$

22. Erectile Dysfunction

There are many herbal and over-the-counter products for impotence or erectile dysfunction. None of them have proven effective. If you have a problem, use a prescription medication and don't waste your money on these modern day "snake oil" products.

The tablets can be cut in half, or fourths, to lower the costs. Caverject is an injection and Muse is a suppository. Because of these rather difficult delivery systems, they are not very popular.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Caverject	alprostadil	\$\$\$\$\$\$\$\$\$ for two injections
Cialis	tadalafil	\$\$\$\$\$\$\$\$\$ for five tabs
Levitra	vardeafil	\$\$\$\$\$\$\$\$\$ for five tabs
Muse	alprostadil	\$\$\$\$\$\$\$\$\$ for 6 suppositories
Viagra	sildenafil	\$\$\$\$\$\$\$\$\$ for five tabs

23. Asthma Drugs

An asthma attack can be frightening and at times deadly. The airway passages tighten, making it difficult to breathe. Asthma can be treated several different ways. The medication can be taken by an inhaler, by taking pills, or by a machine called a nebulizer.

Inhalers

Inhalers are grouped into two major classes, beta agonists and steroids. The beta agonists cause the breathing tubes in the lungs to relax. Most act quickly and last several hours. Steroids reduce the congestion in the lungs that can trigger an attack. These last longer and take longer to take effect.

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One piece of advice: ALWAYS carry an albuterol inhaler with you AT ALL TIMES. This is your rescue inhale. It works quickly to allow you to breathe again. Keep it handy.

Beta Agonist Inhalers

(each \$ = 10 dollars per inhaler)

BRAND	GENERIC	COST
Proventil HFA	albuterol	\$\$\$
Ventolin HFA	albuterol	\$\$\$
Alupent	metaproterenol	\$\$\$\$
Foradil	formoterol	\$\$\$\$\$\$\$\$\$
Maxair	pirbuterol	\$\$\$\$\$\$\$
Pro-air HFA	albuterol	\$\$\$
Serevent	salmeterol	\$\$\$\$\$\$\$\$
Brethine	terbutaline	\$\$\$\$\$
Vospire ER	albuterol	\$\$\$\$

Corticosteroid Inhalers

(each \$ = 10 dollars per inhaler)

BRAND	GENERIC	COST
AeroBid	flunisolide	\$\$\$\$\$\$\$\$
Azmacort	triamcinolone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Flovent	fluticasone	\$\$
Pulmicort	budesonide	\$\$\$\$\$\$\$\$\$\$\$\$
QVAR	beclomethasone	\$\$\$\$\$\$\$\$
Alvesco	ciclesonide	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Asmanex	mometasone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Other Inhalers

There are some other types of inhalers that work differently from beta agonists and steroids. There are only three and they are expensive and unnecessary unless other treatments do not work.

(each \$ = 10 dollars per inhaler)

BRAND	GENERIC	COST
Atrovent	ipratropium	\$\$\$\$\$\$\$\$\$\$\$\$
Spiriva	tiotropium	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Intal	cromolyn sodium	\$\$\$\$\$\$\$\$\$\$\$\$

Combination Inhalers

These inhalers combine beta agonists with a steroid. These are convenient but more expensive. By getting the medication separately, you may be able to save a few dollars every month.

(each \$ = 10 dollars per inhaler)

BRAND	GENERIC	COST
Advair	salmeterol/fluticasone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Combivent	ipratropium/albuterol	\$\$\$\$\$\$\$\$\$\$\$\$
Symbicort	budesonide/formoterol	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Pills

The oral medication used for asthma does not stop an active attack. These medications must be taken on a regular basis for the best results. Many of the theophylline products are unique. Once you are stabilized, you should not be switched to another theophylline brand.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Accolate	zafirlukast	\$\$\$\$\$\$\$\$
Singulair	montelukast	\$\$\$\$\$\$\$\$\$\$\$\$
Theo-24	theophylline	\$\$\$\$\$\$\$\$
Theo-Dur	theophylline	\$\$\$\$
Uniphyll	theophylline	\$\$\$\$\$\$\$\$
Zyflo CR	zileuton	\$\$\$\$\$\$\$\$\$\$\$\$

Nebulizer Treatments

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Accuneb	albuterol	\$\$\$\$\$
Ventolin	albuterol	\$\$\$\$
Brovana	arformoterol	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Duoneb	albuterol/ipratropium	\$\$\$
Perforomist	formoterol	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Xopenex	levalbuterol	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

24. Nasal Inhalers

Nasal inhalers are used to treat the symptoms of allergies, usually a runny nose. They are usually used once or twice a day.

(each \$ = 10 dollars per inhaler)

BRAND	GENERIC	COST
Nasarel	flunisolide	\$\$\$
Beconase AQ	beclomethasone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Nasacort AQ	triamcinolone	\$\$\$\$\$\$\$\$\$\$\$
Rhinocort Aqua	budesonide	\$\$\$\$\$\$\$\$\$\$\$
Flonase	fluticasone	\$\$
Nasonex	mometasone	\$\$\$\$\$\$\$\$\$\$\$
Astelin	azelastine	\$\$\$\$\$\$\$\$\$\$\$
Atrovent	ipratropium	\$\$
Omnaris	ciclesonide	\$\$\$\$\$\$\$\$\$\$\$
Patanase	olopatadine	\$\$\$\$\$\$\$\$\$\$\$
Veramyst	fluticasone	\$\$\$\$\$\$\$\$\$\$\$

25. Prescription Drugs for Allergies

If you have allergies, certain triggers cause sneezing, runny nose, watery eyes, and other annoying symptoms. Prescription antihistamines block this action and cause less drowsiness than most of the over-the-counter remedies. Since Claritin (loratadine) has become over-the-counter, the price has dropped significantly. I would recommend taking loratadine over-the-counter before spending much more money on these prescription drugs.

One medication, Periacin, stimulates the appetite and can be used for those who are underweight. Another popular and very inexpensive over-the-counter antihistamine is Benadryl. When taken regularly, the body gets used to the effects of drowsiness caused by Benadryl. That means, if you take Benadryl every day, after a period of time you will no longer get the drowsiness. If you are going to take it occasionally, it causes considerable tiredness. In fact, if you looked at most of the over-the-counter sleeping pills, you will find the active ingredient is diphenhydramine, the generic of Benadryl.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Atarax	hydroxyzine	\$\$
Vistaril	hydroxyzine	\$\$
Allegra	fexofenadine	\$\$\$\$
Clarinet	desloratadine	\$\$\$\$\$\$\$\$\$\$\$\$
Periacin	cyproheptadine	\$\$
Zyrtec	certirizine	\$\$
Claritin	loratadine	\$\$

26. Sleeping and Anxiety Pills

Many of the same medications that are used for anxiety can also be used to help you go to sleep. This is because they calm you down and that in turn causes drowsiness. There are some medications in this category that do not cause too much drowsiness. This class is large and has a number of different categories. For simplicity I have divided them into just two; benzodiazepines and other.

Benzodiazepines

By far the most popular of these medications are the benzodiazepines. They are cheap and you should purchase them in generic form. “Benzos” are controlled substances and do have some addictive properties. They also all work a little differently in that the effect can be quick or it can be long lasting. It can start right away or take a little time.

Benzodiazepines are excellent and very popular for both anxiety and insomnia. Your doctor will know which one is right for you and your particular problem. For pricing, I have listed the price for a certain quantity. This is because the dosing is very different depending on the situation you are treating.

For insomnia, you should take one tablet at bedtime. If you are treating anxiety, you may take three or four tablets a day. Because of this it is difficult to get an accurate monthly price.

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(each \$ = 10 dollars)

BRAND	GENERIC	COST
Xanax	alprazolam	\$\$\$ for 60 tablets
Ativan	lorazepam	\$\$\$ for 60 tablets
Klonopin	clonazepam	\$\$\$ for 60 tablets
Dalmane	flurazepam	\$\$ for 30 capsules
Valium	diazepam	\$\$\$ for 60 tablets
Doral	quazepam	\$\$\$\$\$\$\$\$\$ for 30 tabs
ProSom	estazolam	\$\$ for 30 tablets
Halcion	triazolam	\$\$ for 30 tablets
Serax	oxazepam	\$\$\$ for 30 capsules
Restoril	temazepam	\$\$ for 30 capsules
Niravam	alprazolam	\$\$\$\$\$\$\$\$\$\$\$\$\$ for 30 tabs
Xanax XR	alprazolam	\$\$\$\$\$\$\$\$\$\$\$\$\$ for 30 tabs

Other

The other medications used for insomnia or anxiety are quite diverse. These drugs are grouped together here for simplicity. This is not the place to discuss each medication in detail. If you would like that knowledge, simply type the drug into www.google.com on the internet and you will get more information than you need.

These medications tend to cause a little less drowsiness than the benzodiazepines. There are three medications here that are used exclusively for sleep; Ambien, Sonata, and Lunesta. Sonata and Lunesta are very expensive, do not come in generic, and should only be used if other sleeping pills don't work for you.

Listed here are some antidepressants that cause enough sedation that they are used as sleeping pills. The most popular prescription sleeping pill, with 40% of all prescription for sleep, is trazodone.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Ambien	zolpidem	\$ for 30 tablets
Buspar	buspirone	\$ for 30 tablets
Librium	chlordiazepoxide	\$\$ for 60 capsules
Tranxene	clorazepate dipot.	\$ for 30 tablets
Desyrel	trazodone	\$ for 30 tablets
Sinequan	doxepin	\$\$\$ for 90 capsules
Rozerem	ramelteon	\$\$\$\$\$\$\$\$\$\$\$ for 30 tabs
Elavil	amitriptyline	\$ for 30 tablets
Pamelor	nortriptyline	\$ for 30 capsules
Sonata	zaleplon	\$\$ for 30 capsules
Lunesta	eszopiclone	\$\$\$\$\$\$\$\$\$\$\$ for 30 tabs
Ambien CR	zolpidem	\$\$\$\$\$\$\$\$\$\$\$ for 30 tabs

27. Treating Depression

Depression can be a serious condition that affects millions of people. The antidepressants are grouped into three major categories; serotonin reuptake inhibitors (SSRIs), monoamine oxidase inhibitors (MAOIs), and tricyclic antidepressants (TCAs). Four medications are grouped into “other” because each one is unique and does not fit into any category.

Usually, someone will have to try a couple of different antidepressants before finding the one that works best. I would suggest asking the doctor to start with the cheapest and work your way up from there.

Serotonin Reuptake Inhibitors

These medications were introduced in the 1990s and have revolutionized depression treatment. They work by increasing the amount of the chemical serotonin in the brain. SSRIs are the

most popular treatments for depression. One downside is that it may take two months of daily treatment to see full effects.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Celexa	citalopram	\$
Lexapro	escitalopram	\$\$\$\$\$\$\$\$\$\$\$\$
Luvox	fluvoxamine	\$\$
Paxil	paroxetine	\$\$
Prozac	fluoxetine	\$\$
Zoloft	sertraline	\$\$
Paxil CR	paroxetine	\$\$\$\$\$\$\$\$\$\$\$\$
Sarafem	fluoxetine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Tricyclic Antidepressants

All Tricyclic Antidepressants (TCAs) increase norepinephrine levels and some also increase serotonin. The strange thing about TCAs is that patients either have so many side effects that they stop taking them or they have no side effects and do very well. These medications not only treat depression but can be used for chronic pain, migraine headaches, and sleep.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Anafranil	clomipramine	\$
Elavil	amitriptyline	\$
Norpramin	desipramine	\$
Asendin	amoxapine	\$\$
Vivactil	protriptyline	\$\$\$\$\$\$\$\$\$\$\$\$
Pamelor	nortriptyline	\$\$
Sinequan	doxepin	\$\$
Surmontil	trimipramine	\$\$\$\$\$\$\$\$
Tofranil	imipramine	\$\$

Monoamine Oxidase Inhibitors

This class of antidepressants is among the original drugs for depression. MAOIs increase brain levels of both norepinephrine and serotonin increasing the mood. There are only two medications in this class. They all have some significant but rare side effects and have many food interactions and food restrictions. Because of this, MAOIs are not prescribed very often.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Nardil	phenelzine	\$\$\$\$\$\$
Parnate	tranylcypromine	\$\$\$\$\$\$

Other

The other medications used for depression work differently from anything else. Each is unique. Desyrel (trazodone) is very sedating and is often used as a combination antidepressant/sleeping pill. It works very well and is inexpensive.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Cymbalta	duloxetine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Desyrel	trazodone	\$
Remeron	mirtazapine	\$
Effexor	venlafaxine	\$\$\$\$
Effexor XR	venlafaxine XR	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Serzone	nefazodone	\$\$\$
Wellbutrin	bupropion	\$\$\$
Wellbutrin SR	bupropion	\$\$\$
Wellbutrin XL	bupropion	\$\$\$\$\$\$
Pristiq	venlafaxine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Symbyax	olanzapine/fluoxetine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

28. Medication for Psychotic Disorders

Having a brain chemical imbalance makes it difficult to be a productive member of society. There are several different medications in this class that basically work on the chemical dopamine. With these medications, it may take you and your doctor a couple of attempts to find just the right drug. The prices vary greatly also so start cheap and work up from there. The newer medications are the ones that are shockingly expensive. They generally work very well with less side effects. The older, less expensive medications usually are taken several times a day as opposed to once a day for the newer drugs.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Abilify	aripiprazole	\$
Thorazine	chlorpromazine	\$\$
Geodon	ziprasidone	\$
Prolixin	fluphenazine	\$
Eskalith	lithium	\$
Haldol	haloperidol	\$
Loxitane	loxapine	\$\$\$\$
Mellaril	thioridazine	\$
Navane	thiothixene	\$\$
Orap	pimozide	\$\$\$\$\$
Trilafon	perphenazine	\$\$\$\$
Risperdal	risperidone	\$\$\$\$\$
Seroquel	quetiapine	\$
Zyprexa	olanzapine	\$
Invega	paliperidone	\$
Lithobid	lithium	\$
Seroquel XR	quetiapine	\$
Symbyax	olanzapine/fluoxetine	\$

29. Drugs for Seizure Disorder

Seizures come in many forms; from the typical falling on the ground uncontrollably to brief periods of unresponsiveness. The type of seizure depends on which area of the brain is being affected. There are also several different classifications of seizures. Like other medications classes, it may take a few attempts to find the exact fit for you. Some of these medications also require regular blood tests to be sure you are at the right dose.

Another use for a couple of these medications is nerve pain. Your doctors can prescribe one of these medications if you are having such a problem. The most popular of these is Neurontin (gabapentin). It works well for facial pain, diabetic neuralgia, and phantom limb pain.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Tegretol	carbamazepine	\$
Tegretol XR	carbamazepine	\$\$\$\$\$\$\$\$\$\$
Depakene	valproic acid	\$\$
Depakote	divalproex	\$\$
Depakote ER	divalproex ER	\$\$\$\$
Dilantin	phenytoin	\$\$
Peganone	ethotion	\$\$\$\$
Trileptal	oxcarbazepine	\$\$
Lyrica	pregabalin	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Keppra	levetiracetam	\$\$\$\$\$\$
Keppra XR	levetiracetam	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Gabitril	tiagabine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Felbatol	felbamate	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Lamictal	lamotrigine	\$\$
Mysoline	primidone	\$\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Neurontin	gabapentin	\$\$
Phenobarbital	phenobarbital	\$\$
Topamax	topiramate	\$\$
Banzel	rufinamide	\$\$\$\$\$\$\$\$\$\$
Klonopin	clonazepam	\$\$
Valium	diazepam	\$\$

30. Parkinson's Disease Medication

Researchers are still searching for the exact cause of Parkinson's disease. This is a slowly progressing condition that can begin as early as thirty years of age. The chemicals that are affected are dopamine and acetylcholine. These are what scientists are targeting. These medications are also unique in that each individual drug only works for a certain period of time. The body somehow stops being affected by one drug and you have to switch to another one. There is no telling how long they will work either.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Symmetrel	amantadine	\$\$
Artane	trihexyphenidyl	\$
Cogentin	benztropine	\$
Comtan	etancapone	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Parlodel	bromocriptine	\$\$\$\$\$\$\$\$\$\$
Sinemet	carbidopa/levodopa	\$\$\$
Sinemet CR	carbidopa/levodopa CR	\$\$\$
Eldepryl	selegiline	\$\$
Mirapex	pramipexole	\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Requip	ropinirole	\$\$\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Tasmar	tolcapone	\$
Azilect	rasagiline	\$
Exelon	rivastigmine	\$
Stalevo	carbidopa/levodopa/entacapone	\$
Zelapar	selegiline	\$

31. Drugs for Alzheimer's Disease

Scientists have discovered that by raising the chemical acetylcholine, brain function increases in those with Alzheimer's disease. This is where researchers focus. Unfortunately, all these medications are expensive and none are available in generic form.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Aricept	donepezil	\$
Exelon	rivastigmine	\$
Namenda	memantine	\$
Razadyne	galantamine	\$

32. Attention Deficit Disorder Medication

This disorder usually affects children but adults can be affected as well. Even the elderly can benefit from these medications. Although there is no definitive test to diagnose this problem, those who need these medications and take them are truly helped. The medications used here vary from highly controlled stimulants to a medication that can also be used for high blood pressure.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Adderal	amphetamine salts	\$\$\$
Adderal XR	amphetamine salts	\$\$\$\$\$\$\$\$\$\$\$\$
Catapres	clonidine	\$\$
Concerta	methylphenidate	\$\$\$\$\$\$\$\$
Dexedrine	dextroamphetamine	\$\$\$\$\$\$
Dextrostat	dextroamphetamine	\$\$\$\$
Focalin XR	dexmethylphenadate	\$\$\$\$\$\$\$\$\$\$\$\$
Facalin	dexmethylphenadate	\$\$\$
Tenex	guanfacine	\$
Ritalin	methylphenidate	\$\$\$
Ritalin LA	methylphenidate LA	\$\$\$\$\$\$\$\$\$\$\$\$
Strattera	atomoxetine	\$
Daytrana	methylphenidate	\$
Metadate CD	methylphenidate	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Methylin	methylphenidate	\$\$\$
Provigil	modafinil	\$
Vyvanse	lisdexanphetamine	\$

33. Treatment for Pain and Inflammation

Believe it or not, over ten percent of all prescriptions are written for pain and/or inflammation. Pain relievers fall into two basic categories; narcotic and non-narcotic. Narcotics are powerful and addictive. Non-narcotic are less powerful and there is very little chance of addiction. Within these two categories, there are smaller categories like headache pain relievers, drugs for mild to moderate pain, muscle relaxers, narcotics, and of course other.

Muscle Relaxers

Pulled or strained muscles can cause considerable pain. These medications relieve this pain by blocking the brain from

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stimulating muscle tissue. This blocking activity causes considerable drowsiness and dizziness.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Soma	carisoprodol	\$\$ for 30 tabs
Lioresal	baclofen	\$ for 30 tabs
Dantrium	dantrolene	\$\$\$\$ for 30 caps
Flexeril	cyclobenzaprine	\$ for 30 tabs
Norflex	orphenadrine	\$\$ for 30 tabs
Parafon Forte	chlorzoxazone	\$\$ for 30 tabs
Robaxin	methocarbamol	\$\$ for 30 tabs
Zanaflex	tizanidine	\$ for 30 tabs
Skelaxin	metaxalone	\$\$\$\$\$\$\$\$\$\$\$ for 30 tabs
Equagesic	meprobamate/aspirin	\$\$\$\$\$\$\$\$\$ for 30 tabs
Fexmid	cyclobenzaprine	\$\$\$\$\$\$\$\$\$\$\$\$for 30 tabs
Mestinon	pyridostigmine	\$\$\$or 30 tabs
Soma 250	carisoprodol	\$\$\$\$\$\$\$\$\$\$\$ for 30 tabs
Soma Cmpd	carisoprodol/aspirin	\$\$\$\$\$\$\$ for 30 tabs

Headache Pain Relief

This section will focus on migraine headache and general headache relief. General headache relief can be achieved with over-the-counter medication. Serious migraines are debilitating to the sufferer and speedy relief is important. The newer and more effective medications are not necessarily pain relievers but work through a series of chemical reactions.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Axert	almotriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 6 tabs
Amerge	naratriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 9 tabs
Frova	frovatriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 9 tabs
Imitrex	sumatriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 9 tabs
Imitrx inj	sumatriptan	\$\$\$\$\$\$\$\$ for 2 injections
Imirtex Nasal	sumatriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 6 doses
Maxalt	rizatriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 6 tabs
Maxalt MLT	rizatriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 6 tabs
Relpax	eletriptan	\$\$\$\$\$\$\$\$\$\$\$\$ for 6 tabs
Zomig	zolmitriptan	\$\$\$\$\$\$\$\$ for 3 tabs
Migranal	dihydroergotamine	\$\$\$\$\$\$\$\$\$\$\$\$ for 1 inhaler
Ergomar	ergotamine	\$\$\$\$\$\$\$\$ for 10 tabs
Midrin	isometheptene	\$\$ for 30 caps
Fioricet	butalbital/acetaminophen/caffeine	\$\$ for 30 tabs
Fiorinal	butalbital/aspirin/caffeine	\$\$ for 30 tabs
Fioricet #3	butalbital/acetamin./caffeine/codeine	\$\$\$ for 30 caps
Cafergot	ergotamine	\$\$\$ for 30 tabs
Esgic	butalbital/acetaminophen/caffeine	\$\$ for 30 caps
Esgic-Plus	butalbital/acetamin./caffeine/codeine	\$\$ for 30 tabs
Midrin	isometheptene/dichloralphenazone/acetamin.	\$\$ for 30 caps
Phrenilin	butalbital/acetaminophen	\$\$ for 30 tabs
Treximet	sumatriptan/naproxen sodium	\$\$\$\$\$\$\$\$\$\$\$\$ for 9 tabs

Drugs for Mild Pain

This category of medication includes anti-inflammatories as well as analgesics. Most of these medications are inexpensive and all work very well. Another money saving option is purchasing analgesics over-the-counter. Ibuprofen, acetaminophen, naproxen, and other OTC medications also work very well and are much cheaper than the prescription strength.

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(each \$ = 10 dollars)

BRAND	GENERIC	COST
Disalcid	salsalate	\$\$ for 30 tabs
Voltaren	diclofenac	\$\$\$ for 30 tabs
Ultram	tramadol	\$ for 30 tabs
Ultracet	tramadol/APAP	\$\$ for 30 tabs
Ansaid	flurbiprofen	\$\$ for 30 tabs
Celebrex	celecoxib	\$\$\$\$\$\$\$\$\$\$ for 30 caps
Clinoril	sulindac	\$ for 30 tabs
Dolobid	diflunisal	\$\$\$\$ for 30 tabs
Lodine	etodolac	\$ for 30 tabs
Trilisate	choline/magnesium	\$ for 30 tabs
Arthrotec	diclofenac/misoprostol	\$\$\$\$\$\$\$\$\$\$ for 60
Feldene	piroxicam	\$ for 30 caps
Motrin	ibuprofen	\$ for 30 tabs
Indocin	indomethacin	\$\$ for 30 caps
Indocin SR	indomethacin ER	\$\$\$\$\$\$\$\$\$\$ for 30 caps
Mobic	meloxicam	\$ for 30 tabs
Toradol	ketorolac	\$\$ for 30 tabs
Relafen	nabumetone	\$\$ for 30 tabs
Naprosyn	naproxen	\$ for 30 tabs
Daypro	oxaprozin	\$ for 30 tabs
Anaprox	naproxen sodium	\$\$ for 30 tabs
Azulfidine	sulfasalazine	\$\$ for 30 tabs
Cataflam	diclofenac potassium	\$\$ for 30 tabs
Diflunisal	diflunisal	\$\$\$\$ for 30 tabs
Nalfon	fenoprofen	\$\$ for 30 tabs
Naprelan	naproxen sodium	\$\$\$\$\$\$\$\$\$\$ for 30 tabs
Oruvail	ketoprofen	\$\$ for 30 caps
Voltaren gel	diclofenac	\$\$\$\$\$\$\$\$\$\$ for 300 grams

Drugs for Moderate Pain

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Balacet 325	propoxyphene/acetamin.	\$\$\$\$\$\$ for 30 tabs
Darvocet	propoxyphene/acetamin.	\$ for 30 tabs
Darvon	propoxyphene	\$ for 30 tabs
Ibudone	hydrocodone/ibuprofen	\$\$\$ for 30 tabs
Lorcet	hydrocodone/acetamin.	\$\$ for 30 tabs
Lortab	hydrocodone/acetamin.	\$\$ for 30 tabs
Maxidone	hydrocodone/acetamin.	\$\$\$ for 30 tabs
Norco	hydrocodone/acetamin.	\$\$ for 30 tabs
Panlor DC	dihydrocodeine/acetamin./caffeine	\$\$\$\$ for 30 caps
Panlor SS	dihydrocodeine/acetamin./caffeine	\$\$\$\$ for 30 tabs
Synalgos-DC	dihydrocodeine/aspirin/caffeine	\$\$\$\$ for 30 tabs
Talacen	pentazocine/acetaminophen	\$\$\$ for 30 tabs
Talwin NX	pentazocine/naloxone	\$\$\$\$ for 30 tabs
Tylenol/Codeine	acetaminophen/codeine	\$\$ for 30 tabs
Vicodin	hydrocodone/acetaminophen	\$\$ for 30 tabs
Vicoprofen	hydrocodone/ibuprofen	\$\$\$\$ for 30 tabs
Zydone	hydrocodone/acetaminophen	\$\$\$ for 30 tabs

Opioids

These are the “big guns.” The pain relief associated with opioids varies greatly from medication to medication and from person to person. The doctor will usually start with a milder medication and work upwards until you get relief. These medications are notorious for causing drowsiness. They also tend to cause constipation so you may want to consider an over-the-counter stool softener if you will be taking narcotics for an extended period of time.

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(each \$ = 10 dollars)

BRAND	GENERIC	COST
Actiq	fentanyl	\$1,800 for 30 lozenges
Avinza	morphine	\$260 for 30 caps
Kadian	morphine	\$260 for 30 caps
Demerol	meperidine	\$\$ for 30 tabs
Dilaudid	hydromorphone	\$\$ for 30 tabs
Duragesic	fentanyl	\$\$\$\$\$\$\$ for 5 patches
Levorphanol	levorphanol	\$\$\$\$ for 30 tabs
Methadone	methadone	\$\$ for 30 tabs
MSIR	morphine	\$\$ for 30 tabs
MS Contin	morphine ER	\$\$\$ for 30 tabs
Percocet	oxycodone/acetaminophen	\$\$ for 30 tabs
Percodan	oxycodone/aspirin	\$\$\$\$ for 30 tabs
Oxycontin	oxycodone ER	\$\$\$\$\$\$\$\$\$\$\$ for 30
Roxicodone	oxycodone	\$\$ for 30 tabs
Tylox	oxycodone/acetaminophen	\$\$ for 30 tabs
Combunox	oxycodone/ibuprofen	\$\$\$\$ for 30 tabs
Fentora	fentanyl	\$900 for 28 tabs
Opana	oxymorphone	\$\$\$\$\$\$\$\$\$\$\$ for 30
Opana ER	oxymorphone ER	\$220 for 30 tabs
Oramorph	morphine	\$\$\$ for 30 tabs
OxyIR	oxycodone	\$\$ for 30 tabs
Roxicet	oxycodone/acetaminophen	\$\$ for 30 tabs

Other

The following medications were developed for reasons other than pain. Doctors and researchers soon discovered that they work well for blocking pain. They may be a good choice for someone who has mild chronic pain.

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(each \$ = 10 dollars)

BRAND	GENERIC	COST
Elavil	amitriptyline	\$ for 30 tabs
Norpramin	desipramine	\$ for 30 tabs
Pamelor	nortriptyline	\$ for 30 tabs
Sinequan	doxepin	\$ for 30 tabs
Tofranil	imipramine	\$ for 30 tabs
Neuronitin	gabapentin	\$\$ for 30 caps

34. Medications for Stomach, Intestine, and Bowel Problems

Just about everyone has had a “stomach ache.” When these aches become more and more severe, medication is necessary. Sometimes the problem is a little lower in the abdomen. This requires different treatment. This chapter discusses these medications.

Reducing Stomach Acid

This condition can be treated by reducing the amount of acid or protecting the ulcer with a “cover” to help it heal. Many of the acid reducers can be purchased over-the-counter at a much cheaper price than prescription. They are exactly the same medication only at a lower dose. You may have to take a couple of the over-the-counter tablets to equal prescription strength but the savings will still be there. Insurance companies are aware of this and many will no longer pay for the prescription strength product when you can buy it over-the-counter, saving them millions of dollars. You can also take advantage of this savings.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Aciphex	rabeprazole	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Axid	nizatidine	\$\$
Carafate	sucralfate	\$\$
Tagamet	cimetidine	\$
Cytotec	misoprostol	\$\$\$\$
Pepcid	famotidine	\$
Nexium	esomeprazole	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Prilosec	omeprazole	\$\$
Prevacid	lansoprazole	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Protonix	pantoprazole	\$\$\$\$\$\$\$\$\$\$
Zantac	ranitidine	\$
Zegerid	omeprazole/sodium bicarbonate	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Stomach Cramps

Intestinal cramping, sometimes referred to as irritable bowel syndrome (IBS) can be a debilitating condition. This condition affects women at a much higher percentage than men. These drugs work by relaxing the intestinal muscles.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Donnatal	belladonna/phenobarbital	\$\$\$\$
Bentyl	dicyclomine	\$
Cantil	mepenzolate	\$\$\$\$\$
Librax	chlordiazepoxide/clindium	\$\$\$
Levsin	hyoscyamine	\$\$\$\$\$
Pamine Forte	methscopolamine	\$\$\$\$\$
Reglan	metoclopramide	\$\$

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Crohn's Disease and Ulcerative Colitis

If you have this condition you know it is an inflammation of the intestines. Anti-inflammatory drugs help reduce the bothersome symptoms that are associated with the disease.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Asacol	mesalamine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Azulfidine	sulfasalazine	\$\$
Colazal	balsalazide	\$\$\$\$\$\$\$\$\$\$\$\$
Dipentum	olsalazine	\$\$\$\$\$\$\$\$
Pentasa	mesalamine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Rowasa	mesalamine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Canasa	mesalamine	\$\$\$\$ for 10 suppositories
Entocort EC	budesonide	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Lialda	mesalamine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Gallstones

These medications help dissolve certain types of gallstones.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Actigall	ursodiol	\$\$
Urso	ursodiol	\$\$\$\$\$\$\$\$

Digestive Disorders

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Creon	lipase/amylase/protease	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Pancrease	lipase/amylase/protease	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Ultrase	lipase/amylase/protease	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Viokase	lipase/amylase/protease	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$

Chronic Diarrhea

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Lomotil	diphenoxylate/atropine	\$
Motofen	difenoxin	\$\$\$\$
Alinia	nitazoxanide	\$
Xifaxan	rifaximin	\$

Chronic Constipation

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Enulose	lactulose	\$ for 16 ounces
Constulose	lactulose	\$ for 16 ounces
Miralax	polyethylene glycol	\$\$ for 255 grams
Amitiza	lubiprostone	\$
Kristalose	lactulose	\$\$\$\$

35. Medication for Glaucoma

Your eyes are full of fluid and when the body produces more fluid than your eyes can remove, pressure builds. This pressure eventually causes nerve damage that leads to blindness. Prescription eye drops decrease fluid production, increase drainage, or both.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Alphagan P	brimonidine	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Azopt	brinzolamide	\$\$\$\$\$\$\$\$\$\$
Betagan	levobunolol	\$

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Betoptic	betaxolol	\$\$\$\$\$\$
Cosopt	dorzolamide/timolol	\$\$\$\$\$\$\$\$\$\$
Isopto Carbachol	carbachol	\$\$\$\$\$\$
Isopto Carpine	pilocarpine	\$\$\$\$
Lumigan	bimatoprost	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Ocupress	carteolol	\$\$
OptiPranolol	metipranolol	\$\$
Propine	dipivefrin	\$\$\$\$
Timoptic	timolol	\$
Travatan Z	travoprost	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Trusopt	dorzolamide	\$\$\$\$\$\$
Xalatan	latanoprost	\$\$\$\$\$\$\$\$
Betimol	timolol	\$\$\$\$\$\$\$\$
Combigen	brimonidine/timolol	\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$\$
Pilopine HS	pilocarpine	\$\$\$\$\$\$

36. Other Eye Conditions

Eye Infections

The antibiotic your doctor will prescribe depends on what is causing the problem. Additionally, your doctor may want you to use a drop to lessen the swelling and irritation that the infection causes.

(each \$ = 10 dollars per bottle)

BRAND	GENERIC	COST
Ciloxan	ciprofloxacin	\$
Garamycin	gentamycin	\$
Neosporin	gara/poly B/neo	\$\$\$
Ocuflox	ofloxacin	\$
Polytrim	trim/poly B	\$

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(each \$ = 10 dollars per bottle)

BRAND	GENERIC	COST
Sulamyd	sulfacetamide	\$
Tobrex	tobramycin	\$
Vigamax	moxifloxacin	\$\$\$\$\$\$\$\$
Zymar	gatifloxacin	\$\$\$\$\$\$\$\$
Azasite	azithromycin	\$\$\$\$\$\$\$\$
Bleph-10	sulfacetamide sodium	\$
Quixin	levofloxacin	\$\$\$\$\$\$\$\$
Viroptic	trifluridine	\$\$\$\$\$\$\$\$

Eye Congestion

This products basically gets the redness out of the eyes. There is only one medication available and the over-the-counter products are much cheaper.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Alomide	lodoxamide	\$\$\$\$\$\$\$\$

Eye Inflammation

Irritations of the eye can cause inflammation. Certain eye drops decrease this inflammation. The prices vary for medication that all works basically the same way. Go for the cheapest.

(each \$ = 10 dollars per bottle)

BRAND	GENERIC	COST
Acular	ketoralac	\$\$\$\$\$\$\$\$
Alrex	loteprednol	\$\$\$\$\$\$\$\$
Econopred	prednisolone	\$\$
PredForte	prednisolone	\$\$
FML	fluorometholone	\$\$
Lotemax	loteprednol	\$\$\$\$\$\$\$\$
Ocufen	flurbiprofen	\$

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Vexol	rimexolone	\$\$\$\$\$\$\$
Voltaren	diclofenac	\$\$
Alamast	pemirolast	\$\$\$\$\$\$\$\$\$\$\$
Alocril	nedocromil	\$\$\$\$\$\$\$\$\$\$\$
Alomide	lodoxamide	\$\$\$\$\$\$\$\$\$\$\$
Crolom	cromolyn sodium	\$
Elestat	epinastine	\$\$\$\$\$\$\$\$\$\$\$
Emadine	emedastine	\$\$\$\$\$\$\$\$\$\$\$
Pataday	olopatadine	\$\$\$\$\$\$\$\$\$\$\$
Optivar	azelastine	\$\$\$\$\$\$\$\$\$\$\$
Patanol	olopatadine	\$\$\$\$\$\$\$\$\$\$\$
Xibrom	bromfenac	\$\$\$\$\$\$\$\$\$\$\$
Zaditor	ketotifen	\$\$

Eye Allergies

Many times allergies find themselves settling in the eye. This causes burning, stinging, redness, and watery eyes. Antihistamines in eye drop form combat these symptoms. Most are quite expensive but there are inexpensive over-the-counter products. Try them first before visiting your doctor.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Alomide	lodoxamide	\$\$\$\$\$\$\$\$\$\$\$
Patanol	olopatadine	\$\$\$\$\$\$\$\$\$\$\$
Zaditor	ketotifen	\$\$

37. Skin Problems

The skin is the body’s largest organ. Not only is it large, the skin is also made up of a number of layers that can be affected by problems. The skin can be affected by burns, acne, fungal infections, dryness, bacterial and viral infections, and various

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rashes. The best thing to do is see a dermatologist to know exactly what you are treating. The dermatologist specializes in skin treatment and should know what to prescribe at the first diagnosis.

Burns

Burns can vary from the simple sunburn to the dangerous third-degree burn. A sunburn can easily be treated with an over-the-counter aloe product and aspirin (do not give aspirin to children). There is really only one prescription treatment for second or third-degree burns. It is called Silvadene cream and the generic form is about fifteen dollars for an adequate supply.

Dry Skin

Over-the-counter products are wonderful for common dry skin problems. There are a couple of prescription products available that generally do not work much better than non-prescription treatments. You should not need a prescription unless you have tried several over-the-counter products and nothing works adequately.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Lac-Hydrin	amlactin	\$\$ (eight ounces)
Lactinol	lactic acid	\$\$\$ (eight ounces)
Lactinol-E	lactic acid/Vit E	\$\$\$ (two ounces)

Acne

Acne usually affects teenagers and the over-the-counter products work quite well for them. If the condition is considerably bad, prescription products can help. Not only are there topical creams but oral medication as well. The common problem with many of the treatments is dry skin. Be sure to use the lowest dose that works for you.

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(each \$ = 10 dollars)

BRAND	GENERIC	COST
A/T/S	erythromycin	\$\$ (two ounces)
Accutane	isotretinoin	\$1,800 (one month)
Achromycin	tetracycline	\$ (one month)
Sumycin	tetracycline	\$ (one month)
Amnestein	isotretinoin	\$320 (one month)
Azelex	azelaic acid	\$\$\$\$\$\$\$\$\$\$\$\$ (1 oz.)
Finacea	azelaic acid	\$\$\$\$\$\$\$\$\$\$\$\$ (1 oz.)
Benzaclin	erythromycin/benzoyl peroxide	\$\$\$\$\$\$\$\$\$\$\$\$ (1 ounce)
Benzamycin	erythromycin/benzoyl peroxide	\$\$\$\$ (one ounce)
Cleocin T	clindamycin	\$\$ (one ounce)
Minocin	minocycline	\$\$\$ (one month)
Retin-A	tretinoin	\$\$\$ (one ounce)
Vibramycin	doxycycline	\$ (for one month)
Aczone	dapsone	\$\$\$\$\$\$\$\$\$\$\$\$ (1 month)
Avita	tretinoin	\$\$\$ (one ounce)
Benzac AC	benzoyl peroxide	\$ (one ounce)
Benzac-W	benzoyl peroxide	\$ (four ounces)
Benziq	benzoyl peroxide	\$\$\$\$\$\$ (two ounces)
Brevoxyl	benzoyl peroxide	\$\$\$\$\$ (one ounce)
Clenia	sodium sulfacetamide/sulfur	\$\$\$ (five ounces)
Clindagel	clindamycin	\$\$\$\$\$\$\$\$\$\$\$\$ (1 ounce)
Desquam-X	benzoyl peroxide	\$ (five ounces)
Differin	adapalene	\$\$\$\$\$\$\$\$\$\$\$\$ (1 ounce)
Doryx	doxycycline	\$500 (1 month)
Duac	clindamycin/ benzoyl peroxide	\$\$\$\$\$\$\$\$\$\$\$\$ (1 kit)
Dynacin	minocycline	\$\$\$\$\$\$\$\$\$\$\$\$ (1 month)
Klaron	sodium sulfacetamide	\$\$\$\$\$\$\$\$\$\$\$\$ (4 ounces)
Monodox	doxycycline	\$\$\$\$\$ (1 month)
Rosac	sodium sulfacetamide/sulfur	\$\$\$\$\$\$ (one ounce)
Rosula	sodium sulfacetamide/sulfur	\$\$\$\$\$\$ (10 ounces)
Solodyn	tetracycline	\$700 (one month)
Sumycin	tetracycline	\$ (one month)
Tazorac	tazarotene	\$\$\$\$\$\$\$\$\$\$\$\$ (1 ounce)
Triaz	benzoyl peroxide	\$\$\$\$\$\$\$\$ (one ounce)
Ziana	clindamycin/tretinoin	\$\$\$\$\$\$\$\$\$\$\$\$ (1 ounce)

Fungal Infections

There are many different fungal infections that can affect the skin. Over-the-counter Lamisil is very effective for most common problems. Fungal infections usually are referred to as jock itch or athlete's foot. When necessary, your doctor will prescribe an antifungal for you. Topical medications are generally not recommended for nail fungus. The nail is too difficult to penetrate and oral medication is necessary. It is called Sporanox and of course, it is expensive. One topical product just for nail fungus is Penlac. It also is quite expensive.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Naftin	naftifine	\$\$\$\$\$\$\$\$\$ for 1 ounce
Spectazole	econazole	\$\$\$\$ for 1 ounce
Nizoral	ketoconazole	\$\$ for 1 ounce
Exelderm	sulconazole	\$\$\$\$ for 1 ounce
Lamisil	terbinafine	\$\$\$ for 60 tablets
Naftin	naftifine	\$\$\$\$\$\$\$\$\$ for 1 ounce
Mycostatin	nystatin	\$ for 1 ounce
Oxistat	oxiconazole	\$\$\$\$\$\$\$\$\$ for 1 ounce
Nizoral	ketoconazole	\$\$ for 1 ounce
Penlac	ciclopirox	\$\$\$\$\$ for 6.6ml
Sporanox	itraconazole	\$\$\$\$\$\$\$\$\$\$\$ for 10 caps
Ertaczo	sertaconazole	\$\$\$\$\$\$\$\$\$ for 1 ounce
Extina	ketoconazole	\$\$\$\$\$\$\$\$\$\$\$ for 2 ounces
Loprox	ciclopirox	\$\$\$\$\$\$\$\$\$ for 1 ounce
Lotrisone	betamethasone/clotrimazole	\$\$\$\$ for 1 ounce
Mentax	butenafine	\$\$ for 1 ounce

Bacterial and Viral Infections

Bacterial infections of the skin can usually be treated with an over-the-counter antibacterial cream. Viral infections must be treated with either oral medication or topical products. There is no available over-the-counter product for viruses.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Bactroban	mupirocin	\$\$\$\$\$\$\$\$\$ for 1 ounce
Gentamicin	gentamicin	\$ for one ounce
Cleocin	clindamycin	\$\$\$\$\$ for one ounce
Denavir	pencyclovir	\$\$\$\$ for 1.5 grams
Famvir	famcyclovir	\$\$\$\$\$ for 10 tablets
Valtrex	valacyclovir	\$\$\$\$\$\$\$\$\$ for 10 tablets
Zovirax	acyclovir	\$\$\$\$\$ for 2 grams
Altanax	retapamulim	\$\$\$\$\$\$\$\$\$ for ½ ounce
Centany	mupirocin	\$\$\$\$\$ for 1 ounce
Lotrisone	betamethasone/clotrimazole	\$\$\$\$\$ for 1½ ounces
Ovace	sodium sulfacetamide	\$\$\$\$\$\$\$\$\$\$\$\$\$ 2 oz
Silvadene	silver sulfadiazine	\$\$\$ for 3 ounces

Rosacea

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Clenia	sodium sulfacetamide/sulfur	\$\$\$\$\$ 1 ounce
Finacea	azelaic acid	\$\$\$\$\$\$\$\$\$\$\$\$\$ 2 oz
Metrogel	metronidazole	\$\$\$\$\$\$\$\$\$\$\$\$\$ 2 oz
Noritate	metronidazole	\$\$\$\$\$\$\$\$\$\$\$\$\$ 2 oz
Rosula	sodium sulfacetamide/sulfur	\$\$\$\$\$\$\$\$\$\$\$\$\$ 10 oz

Psoriasis

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Salex	salicylic acid	\$\$\$\$\$\$\$\$\$\$\$\$\$ for 1 kit
Taclonex	calcipotriene/betamethasone	\$\$\$\$\$\$\$\$\$\$\$\$\$ 2 oz
Tazorac	tazarotene	\$\$\$\$\$\$\$\$\$\$\$\$\$ 1 oz

Warts

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Aldara	imiquimod	\$\$\$\$\$\$\$\$\$ for 24 doses
Condylox	podofilox	\$\$\$\$\$\$ for 3.5 grams
Veregen	sinecatechins	\$\$\$\$\$\$\$\$\$\$ for 1/2 ounce

Other Conditions

Other skin conditions include irritation, rash, itching, and psoriasis. For the most part, the creams are different steroids that differ in potency. Unless your doctor prescribes something very expensive, just go with what he or she prescribes. Hopefully the problem will be short lived and be taken care of with one treatment.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Aclovate	alclometasone	\$\$\$\$ two ounce
Diprosone	betamethasone	\$\$ one ounce
Diprolene	betamethasone	\$\$ one ounce
Cutivate	fluticasone	\$\$ two ounces
DesOwen	desonide	\$\$\$\$\$\$\$\$\$\$ two ounces
Dovonex	calcipotriene	\$\$\$\$\$\$\$\$\$\$\$\$ 2 oz
Hytone	hydrocortisone	\$\$ one ounce
Kenalog	triamcinolone	\$ three ounces
Zonalon	doxepin	\$\$\$\$\$\$\$\$\$\$ one oz
Lidex	fluocinolone	\$\$ two ounces
Synalar	fluocinolone	\$\$ two ounces
Mycolog	triamcinolone/nystatin	\$\$ two ounces
Temovate	clobetasol	\$ one ounce
Topicort	desoximetasone	\$\$\$\$\$\$ two ounces
Westcort	hydrocortisone	\$\$\$\$ two ounces

38. Anti-nausea and Anti-vertigo

The same medication can be used to treat both these conditions. The condition can be caused by an infection in the inner ear or it can be a chronic condition. Antinausea drugs are used to treat nausea by stopping the signals from the part of the brain that triggers vomiting. They are useful if vertigo is brought on by motion sickness, migraine, or inner ear disorders. If your vertigo is caused by poor circulation, taking small doses of aspirin can help.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Raglan	metoclopramide	\$ for 30 tablets
Compazine	prochlorperazine	\$\$ for 30 tablets
Antivert	meclizine	\$ for 90 tablets
Tigan	trimethobenzamide	\$\$\$\$\$\$ for 30 caps
Anzemet	dolasetron	\$\$\$\$\$\$\$\$\$\$\$\$ for 5
Kytril	granisetron	\$\$\$\$ for 2 tablets
Zofran	ondansetron	\$\$ for 30 tablets
Emend	aprapitant	\$\$\$\$\$\$ for 1 capsule
Granisol	granisetron	\$\$\$\$\$\$\$\$\$\$\$\$ for 1 ounce
Marinol	dronabinol	\$\$\$\$\$\$\$\$\$\$\$\$ for 60 caps
Phenergan	promethazine	\$ for 30 tablets
Sancuso	granisetron	\$\$\$\$\$\$\$\$\$\$\$\$ a patch
Thorazine	chlorpromazine	\$ for 30 tablets
Transderm Scop	scopolamine	\$\$\$\$\$ for 4 patches

39. Drugs for Weight Loss

The prescription medications used for weight loss work by decreasing hunger and increasing metabolism. One medication, Xenical, blocks fat from being absorbed into the intestines.

(each \$ = 10 dollars)

BRAND	GENERIC	COST
Didrex	benzphetamine	\$\$\$\$ for 30 tablets
Tenuate	diethylpropion	\$\$\$ for 30 tablets
Bontril	phendimetrazine	\$\$\$ for 30 capsules
Adipex	phentermine	\$\$\$\$ for 30 tablets
Meridia	sibutramine	\$\$\$\$\$\$\$\$\$\$\$ for 30 caps
Xenical	orlistat	\$\$\$\$\$\$\$\$\$\$\$ for 60 caps
Ionamin	phentermine	\$\$ for 30 capsules

40. Rheumatoid Arthritis

Rheumatoid arthritis is an autoimmune disease, meaning the body “thinks” it is allergic to itself. For most people, NSAIDs can provide pain relief. The drugs listed here slow the progression of the disease.

(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Plaquenil	hydroxychloroquine	\$\$
Ridaura	auranofin	\$
Trexall	methotrexate	\$\$
Arava	leflunomide	\$\$

41. Restless Legs Syndrome

Restless legs syndrome is a neurological condition that causes someone to have an irresistible desire to move their legs. This can cause difficulty staying and falling asleep.

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(each \$ = 10 dollars per month)

BRAND	GENERIC	COST
Mirapex	pramipexole	\$\$\$\$\$\$\$\$\$\$
Requip	ropinirole	\$\$

42. Where the Best Cash Price is Typically Found

Throughout this book, there are listed nearly one thousand medications. Obviously, the best price is free. For manufacturer and state assistance programs, you generally have to have a lower than average income, although there are some exceptions. It may take a little time and effort, but getting these expensive medications for free is worth the aggravation.

Here is a hint others have used successfully. When calling the individual manufacturers' drug assistance programs, tell them that you are having difficulties affording their medication. Then let them know that the medication is working for you but you are going to have to switch to something less expensive and want to know if there is anything the manufacturer can do. This technique has worked in the past because the drug companies want you to take their medication. They should then send you the information about their assistance programs.

Using manufacturer rebates also gets you the best price, free. Although you only get a limited supply, it is better than nothing. Again, you can use these rebates or coupons once a year in most cases.

Generic medication is less expensive than the brand name 99.9% of the time. They work just the same but without the inflated price needed for research, advertising, etc. Use legitimate mail order or internet pharmacies. So what if your local pharmacy

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charges nearly the same price. Is it worth a few cents to drive there, wait to drop off the prescription, wait for it to be filled, wait in line to pick it up, and then drive home? You can call or now e-mail your refills in to mail order or internet pharmacies and have the medication delivered right to your door.

Using one of the major drug cards also can be very beneficial. Although each card says you are not allowed to have other prescription insurance, most pharmacists will vouch for the fact that we have seen patients with more than one of these cards. In fact, we have patients with five or six different insurance cards. They use the card that gives them the best price.

Well, when it is all said and done, if you cannot get your medication free or for a low co-pay, the best cash prices are found at www.Costco.com. The prices here are even lower than at the store itself, which has the second lowest prices. The prices at www.Costco.com mail order and the Costco store itself are in fact so low, that most drug discount cards only reduce your cost by one dollar per prescription. After researching the top 300 brand and generic medications, the vast majority of the time, www.Costco.com mail order had the cheapest price. If you are not computer literate, you can call them at 1-800-955-2292.

A very close second to www.Costco.com is the actual Costco warehouse followed closely by Sam's Club pharmacy. The only disadvantage to Sam's Club is they do not have mail order. This means you have to go into the warehouse to pick your medication up. This costs money in gasoline and time. The prices at www.Costco.com are only about one to two percent less but every little bit helps.

Benjamin Franklin said, "There are only two sure things in life, death and taxes." I would have to add health care to that

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statement. At some point in everyone's life, there will come a time when you need some sort of health care. That can include anything from major surgery to a simple aspirin for a headache.

For most of us, prescription drugs are a part of life. You are responsible for your health, but you are not responsible for the increasing cost of that health. The techniques listed throughout this workbook will dramatically reduce your costs.

Start now.

The savings are possible if you put a little work into it, and the savings add up month after month.

We spend the first half of our life sacrificing our health for our wealth, then we spend the second half of our life sacrificing that wealth for our health.

-Dr. West Conner

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