A Guide to Taking an Active Role in Your Health Care

Prescription Drug Options for Older Adults

Table of Contents

Introduction ................................................................. 1
Prescription Options for Older Adults
   Talking with Your Doctor ................................. 4
   Taking Prescriptions Faithfully ....................... 7
   Generics: Dispelling the Myths ..................... 10
   Getting the Best Value .................................. 13
   Summary ......................................................... 16
Glossary ................................................................. 17
Key Resources ......................................................... 19
In today’s health care market, consumers and patients have a wide range of choices in care and treatment that will directly influence your health. Pharmaceutical companies, health plans and discount pharmacy chains fight for your attention on television, radio and in newspapers and magazines. These companies want your valuable business and strive to offer a variety of options and product choices.

Because the choices are numerous, it is important to be an informed consumer; considering your personal health, future needs and access to services. In your role as a consumer, it is easy to prepare, research and document your options before ‘investing’ in the latest health trend or prescription drug therapy. However, as a patient, it is more critical than ever to work with your doctors and health care professionals to take an active role in understanding your personal health care options. One component of health care that is especially important to maintaining good overall health is prescription drug management. Investigating your prescription drug options with your health care professionals will give you a better understanding of how to:

- Manage chronic conditions
- Reduce the potential for harmful drug interactions
- Save money
The best approach is to create and maintain an open dialog with your professional health care team (your primary physician, specialists, nurses or physician assistants, pharmacists and insurance company). While this may sound like common sense, there are some simple steps you can take to prepare and effectively communicate with your team of health care professionals to expand your options as an informed prescription drug consumer. By taking an active role in your health care and evaluating your prescription drug options, you will have a better understanding of these common questions:

- How do I know which prescriptions are most important to maintain good health?
- How can I save money and manage my health effectively?
- Are generic drugs as effective as brand name?
- What will happen if I skip drug doses?
- How can I reduce the risk of drug interactions?

Whether you take two prescriptions or 10, you have the right and responsibility to know how they will affect you and how you can best maintain your health through your prescriptions.

Key Resources:

Eldercare Locator: www.eldercare.gov
800.677.1116

The Eldercare Locator is a public service of the U.S. Administration on Aging. It is your first step for finding local agencies, in every U.S. community, that can help older persons and their families access home and community-based services like transportation, meals, home care and caregiver support services.

Consumer Reports Best Buy Drugs™: www.CRBestBuyDrugs.org

Consumer Reports Best Buy Drugs™ provides free, unbiased information about the effectiveness, safety and the cost of commonly prescribed medications and provides information on how to talk to physicians about these options. This resource also is useful for family caregivers and professionals.
Your Personal Health Care Team

You have an entire team of professionals and trusted individuals on your side that can offer you the tools and knowledge to make smart decisions concerning your prescription drugs. They include:

- Your primary care physician
- Your physician assistant or nurse
- Your specialists
- Your lab technicians
- Your local pharmacist
- Your health plan or insurance company

Handouts:

- Consumer Reports Best Buy Drugs™ Fact Sheet
Talking with your doctor is the first step to managing medications. Fifty percent of the American population over age 60 takes more than three medications a day. As you grow older, your likelihood of taking additional medications increases. Whether you take one medication or 10, it is important to develop the habit of asking the same questions and having the same discussion with your health care professional about each one.

For those managing multiple medications, it is likely that the medications are prescribed by more than one doctor (think about your primary care physician and any additional specialists you see). Any one of your health care professionals may not be aware of the other prescriptions you are taking. As a patient, it is your right and responsibility to schedule time with someone from your health care team to review all of your medications. If your primary physician, specialist or physician’s assistant does not have time during a routine check-up to review your medications, let your doctor’s office know that you would like to conduct a medication review on your next visit and to schedule extra time. Often these are called ‘brown-bag’ visits because you are encouraged to gather and bring all of your medications to the appointment.

During your brown-bag visit you can gain a better understanding about what each medication does and why you are taking it (they are not always the same thing). Your doctor can give detailed instructions about how to take the medication so it is most effective. Together you and your doctor can assess if the prescription is necessary, in comparison with any other medication you are taking. You will avoid taking a duplicate medication and reduce potential for harmful interactions. Also you will learn whether there is something else you can do, either in addition to taking the drug or instead of taking it, which will improve your health (i.e. exercising, eating healthier). Finally, you can discover whether taking a generic equivalent would provide a better value (see the section Generics: Dispelling the Myths).

Key Resources:
National Council on Patient Information and Education: www.talkaboutrx.org
When taking medications, it is important to consult your doctor about your side effects. Contact your doctor immediately if you are experiencing serious side effects such as:

- signs of memory loss;
- agitation or irritability;
- loss of coordination.

Remember, it is not always safe to quit taking a medicine cold turkey; be able to provide your doctor with detail about any side effects you are experiencing. This may result in taking a lower dose, changing when you take the prescription or taking a different medication all together.

There are a few standard questions you should ask your doctor about each of your prescriptions. You can use a simple Medication Review Form (included in this guide) to help guide you through and record answers to all of these questions:

- Why do I take this prescription?
- What condition is this drug intended to treat?
- How do I take this medication (how often, with/without food, etc.)?
- Is it for long- or short-term use?
- What are the side effects? What should I do if they occur?
- What should I do if I miss a dose?
- Can I substitute a non-drug alternative or generic?
- Does it duplicate any of the other prescriptions I am taking?
- Does this drug interact with any of the other prescriptions I take?
- How important is this prescription given my finances and overall health?
- Does my health or age make this drug unsafe for me?

Handouts:

- Multiple Medications
- Medication Review Form
Get into the habit of asking your doctor these questions each time you receive a new prescription and add additional pages to your medication review form as needed. If you receive prescriptions from more than one doctor, always take your record with you and speak up about which medications you are currently taking.

**Summary**
Studies show that the more medications an individual takes, the more likely that they will be prescribed a medication they do not absolutely need. It is important to manage your prescriptions to reduce your risk of drug interactions. Update your Medication Review Form whenever you are no longer taking a certain prescription and be sure to note any side effects you observe. By discussing observations, you and your doctor can work together to devise the best possible plan.

**Don’t Leave it Behind!**
In addition to bringing all of your medications, do not forget to include in your brown-bag:

- Any over-the-counter medications, herbal or vitamin supplements you are currently taking.

- Any prescriptions you have not filled yet or do not take on a regular basis—do not be shy, explain to the doctor why you have not taken the prescription or gotten it filled. It is their job to make your prescriptions manageable.

- Any research you have done. Go to www.CRBestBuyDrugs.org to download simple reports featuring comparisons of individual drug classes.

- An alternative—you can call your prescription drug insurance company or pharmacy. They will send a list of all of your medications for the past year.
Taking Prescriptions Faithfully

There is more to taking a prescription successfully than swallowing a pill. It can be difficult to follow all of your prescription drug directions. Some prescriptions have dietary restriction. Others may require you to take them at specific times during the day. Some common reasons why you may have a hard time taking a prescription correctly include:

- The prescription is expensive.
- The symptoms change or go away.
- The prescription has unpleasant side effects.
- You do not understand why you need the prescription, how the prescription works and why there are specific instructions for taking it.

In order to maximize the effectiveness of the prescription and avoid harmful or costly interactions or side effects, you should understand a little bit about each medication you are taking and why you are taking it (see Talking With Your Doctor). Understanding your need for the prescription and how it works will help you to develop the regular habits to take the prescription successfully.

Drug Interactions

Due to changes in metabolism, muscle tissue, digestive changes, kidney and liver function, prescriptions you have taken for years may begin to affect you differently as you age. Keep these terms in mind when monitoring your reaction to a new medication:

- **Drug-drug interactions:** When two or more medicines react with each other to cause unwanted effects, or cause one medicine not to work as well or even make a medication stronger than it should be.

- **Drug-condition interactions:** When a medical condition you already have makes certain drugs potentially harmful.

- **Drug-food interactions:** Result from drugs reacting with foods or drinks, affecting the way either drugs or nutrients can be absorbed into the body.

- **Drug-alcohol interactions:** When the medicine you take reacts with an alcoholic drink, which may cause you to feel tired and slow your reactions.
Changing your behavior when taking prescription drugs is a multi-step process. If you are having trouble taking your prescriptions regularly, ask yourself “What is difficult about taking this medication?”

- *I have trouble affording it*—Studies show that most patients never ask their doctor “How much does this prescription cost?” And many doctors do not know the answer. There are many factors that make this a difficult question to answer and that influence how much you will pay at the pharmacy (such as whether or not you have prescription drug insurance, your co-pay costs, what type of drug it is, what tier it is on your insurance formulary and what pharmacy you go to). Often, individuals feel uncomfortable discussing finances with their doctors. **But because the cost of a drug is such an important part of being able to take it regularly and effectively, there is no reason not to talk to your doctor about cost.** For more information on cutting the costs of your prescription drugs, see the section *Getting the Best Value.*

- *I don’t feel any different when taking the drug, my symptoms have gone away or have gotten worse*—Sometimes it is hard to tell when a prescription is working. If you take medications for a chronic condition such as diabetes or high blood pressure, you may not feel any different. Many medications work as a ‘preventative’, by preventing your symptoms or conditions from getting worse. Understanding your chronic conditions and which medications work to prevent your symptoms from worsening will aid in your ability to follow your drug regime.

Conversely, if you experience worsening symptoms or side effects that impact your ability to take the medication, it is important to record your observations and share them in detail with your doctor (see the section *Talking With Your Doctor*). You and your doctor can talk about what is causing the symptoms and side effects and if there is anything to do to minimize them.

---

**Key Resources:**

American Association of Poison Control Centers:  
http://www.aapcc.org/DNN/  
800.222.1222  

Updated Beers Criteria for Potentially Inappropriate Medication Use in Older Adults:  
This may result in taking a lower dose, changing *when* you take the prescription or taking a different medication all together.

- **The prescription is complicated to take**—
  Especially when managing multiple medications, it becomes more difficult to observe all of the rules required by our prescriptions. Getting organized with your medications is the easiest way to maintain the habit of taking them faithfully.

  - Keep medications in plain sight in a cool, dry place like a kitchen counter or desktop. Never keep prescriptions in a bathroom where they can become damaged and less effective from shower steam or moisture.

  - Set timers and reminders. Program clocks when you are at home and cell phones and watches when you are traveling. Or take advantage of medication tracker software for personal computers. See [http://www.consumerreports.org/health/medication-tracker/index.htm](http://www.consumerreports.org/health/medication-tracker/index.htm).

  - Avoid having to make last-minute refills. Mark your calendars in advance or look into a mail-order pharmacy, which can also be less expensive.

  - Keep your medication record and original pill bottles within easy reach. These two tools will include all of your instructions for taking your prescriptions successfully.

**Summary**

In understanding your personal health needs and how your medications work for you, you will be better able to manage your personal health. Stay organized and keep your health care costs lower by faithfully and effectively taking your prescriptions.

**Handouts:**

- Taking Meds Faithfully
Many people are already taking generic drugs. Still, you might not realize that it is possible to benefit and save even more money by expanding your use of generic drug options. Studies show there are many misconceptions surrounding the use of generics. By dispelling the myths associated with generic drugs, you can take advantage of additional options for managing your medications.

Some of the common myths associated with generic drugs include:

- They are not the same prescription because they do not look the same as the brand name.
- They do not work the same as brand name.
- They are not tested.
- They are not as strong or effective as brand name.

In reality, a generic is a copy of a brand name medicine whose patent has expired, which usually occurs after the drug has been on the market between 10 to 14 years. The original brand name company then loses the exclusive right to manufacture that prescription formula. Because they have been on the market so long, the prescription is ‘tried and true’. Generics are less expensive, not because they are made differently, but because the research has already been done and the drug has already been extensively tested by the original brand name manufacturer. All generic drugs are monitored and maintain the same exact active ingredients or chemical make-up as the original brand name medicine.

Currently there are generic equivalents for about half of all brand name prescription medications and they are approximately 80 percent less expensive than the brand name.
There are several things to keep in mind when thinking about switching to a generic drug:

- **Generic drugs often have long, complicated and unfamiliar names.** Brand name drug companies spend a lot of time and energy devising clever and memorable names for their products, increasing the likelihood that you will request it by name. Usually the generic name is a combination of elements from the chemical make-up. Avoid getting caught up on catchy names by making a habit of asking if there is a generic equivalent.

- **Generic drugs may look different from the brand name pill you are used to taking.** While generic medications are monitored the same as their brand name equivalents, trademark laws prohibit generic drug companies from duplicating exact look of the brand name medication. This requirement has absolutely no impact on the chemical formula or effectiveness of the generic option.

- **Sometimes your doctor will leave the decision to switch to generic up to your pharmacist.** Because your pharmacist works more closely with your insurance company, it is easier for him or her to see what tiers your medications are and whether your insurance offers a generic option at a lower or less expensive tier. **Because there is no difference between the brand name or generic, the decision to switch does not need to be made by your doctor.** To avoid any confusion at the pharmacy, always ask your doctor if there is a generic option available when he or she writes the prescription.

### Key Resources:


- [Food and Drug Administration (Center for Drug Evaluation and Research)](http://www.fda.gov/Drugs/ResourcesForYou/ucm167906.htm)

### Handouts:

- Generic Drugs: What You Need to Know
- From the FDA: Facts and Myths About Generic Drugs
- “Off-Label” Drug Use
When there is no generic available, you still have options for your prescriptions. Ask your doctor about other prescriptions within the same drug class. Prescriptions are grouped by classes, which are medications that treat the same symptoms or conditions, such as nsaids (pain relievers) or beta blockers (heart disease medications). Depending on your personal health and needs, it may sometimes be appropriate and effective to switch to a generic medication within the same drug class of your original brand name prescription. NOTE: This is not the same as prescriptions that are prescribed for off-label drug use.

**Summary**
Do not be fooled by brand name advertising; with generics you are still getting a tested and monitored drug with the same active ingredients. Despite misconceptions, generics are a widely available option for cutting your costs while still maintaining your health through regular use of your prescriptions.

**Knowing the Difference Between Off-label Drug Use and Generics**

- An off-label prescription is when a doctor prescribes a drug for an unapproved use. Off-label refers to the fact that all drugs have labeling or detailed descriptions of their intended use based on the studies and testing submitted to the FDA by the drug’s original manufacturer.
- Off-label drugs can be either a brand name or generic. What the drug was originally designed and tested for is not the condition that your doctor prescribes it to treat.
- A generic medication is tested, monitored and prescribed to treat the same symptoms or conditions that called for the original brand name prescription.
Between private insurance and Medicare, more older adults than ever have some sort of assistance when paying for prescription drugs. Medicare Part D prescription drug plans and private Medicare Advantage plans are available in a variety of packages; allowing older adults flexibility in choosing their drug ‘formulary’, their pharmacy, the amount they pay in premiums, deductibles and their coverage in the infamous doughnut hole (or coverage gap in which you pay 100 percent of your prescription costs).

While choices abound for seniors with prescription drug insurance, many individuals still need to make some tough decisions to be able to afford their prescriptions. You can work with your doctors, pharmacists and insurance company to significantly reduce your out-of-pocket costs and get the best value for your prescriptions:

- **Review your needs every year**—The first step to avoiding the doughnut hole is to evaluate your prescription drug needs with your personal health care team and compare it with the plan options available each year. There are major changes in the pharmaceutical and insurance industry every year that will affect what benefits are offered and what drugs are covered (and at what prices).

- **Think strategically about your medicines**—Doctors do not know what prescriptions are covered by your insurance company. Ask your insurance company for a copy of your drug plan formulary (a list of all medicines covered by your private health or Medicare drug plan) and bring it to your doctors appointments. Together you can evaluate medicines that are effective and covered by your insurance. (See the section *Talking With Your Doctor*).

- **Consider a generic**—When a brand name drug comes off patent and generic drugs are permitted to compete with the brand name, the generic products compete by offering lower prices. Unlike the manufacturers of brand name drugs, generic drug companies do not have significant expenses to recover for advertising, marketing and promotion, or research and development activities. There are excellent resources available that provide side-by-side comparisons for generic and brand name drugs. Go to www.CRBestBuyDrugs.org to search for reports by drug class or condition.
- **Shop around**—Many things affect the price of a prescription at the pharmacy. Consider all of your drug plan’s preferred pharmacies and price shop. Ask about pharmacy discount cards and senior citizen discounts. Also inquire about online or mail-order pharmacies with your insurance company.

- **You do not need to make the decision alone**—There are many great websites, resources and community experts who can help you evaluate your needs and navigate your insurance plan enrollment process. Medicare.gov Plan Finder website allows you to customize your search by inputting your prescriptions and doses. Your local Area Agency on Aging (AAA) or State Health Insurance Assistance Program (SHIP) has trained staff and volunteers who can help you go through the step-by-step process of comparing and selecting the best prescription drug plan for your needs. Call 800.677.1116 or go to www.eldercare.gov to find a counselor near you.

- **Your preparation throughout the year will pay off**—By managing your prescriptions throughout the year, having regular discussions with your doctors and pharmacists and understanding your medications and your personal health needs, you will have a jump on the preparation for comparing Part D plans.

---

**Warning: Watch Out for Scams!**

When searching for deals with discount pharmacies, online mail-order pharmacies, prescription assistance programs or even choosing a Medicare Part D plan, always be aware of the potential for scams:

- Be aware of aggressive marketing—Part D plans have very specific marketing guidelines they must follow. Understanding the guidelines will prepare you and allow you to report suspicious marketing practices. Check out the online manual for *Medicare & You* for more information.

- Do not give out personal information or make commitments on the telephone or email. Always protect your personal information, such as social security number and banking information.

- Always ask for references, double check facts and ask for time to confirm the information you are given. If you feel pressured to make an immediate decision, it may be best to walk away.
After reviewing ways to save money on your medicines you may find that you are still having trouble paying for them. Here are some websites and resources that can provide additional assistance:


- **State Pharmaceutical Assistance Programs (SPAP)** [http://www.medicare.gov/spap.asp](http://www.medicare.gov/spap.asp) provides information about any available state funded assistance programs for prescription drug costs.

- **Pharmaceutical Assistance Programs (PAP)** [http://www.medicare.gov/pap/index.asp](http://www.medicare.gov/pap/index.asp) provides information about pharmaceutical companies that offer assistance programs for the drugs they manufacture.

**Summary**

Whether looking for assistance while in the doughnut hole or trying to cut costs year round with your private health insurance or Medicare Part D plan, generic prescriptions will almost always lower your monthly out of pocket expenses. By doing the research and understanding your health and prescription needs, you can work with your doctor to determine the best medication routine for you.

---

**To Split or Not to Split: Safe and Effective Pill Splitting Guidelines**

If you take prescription drugs to treat a chronic illness, you could save money by splitting your pills — literally cutting them in half. **Not all pills can be split, so pill splitting cannot be used in the treatment of every chronic disease.** But in the face of mounting costs for prescription drugs, many doctors and health authorities are advising this strategy with more and more medicines. Most notably, all the cholesterol-lowering drugs known as statins can be split as can many of the drugs used to treat high blood pressure and depression.

Consult your doctor about pill splitting. The dose of your medication is very important; if you do not get the right dose, the effect of the medication may be substantially reduced. Your doctor will know which of your drugs can be effectively split and will save you money.
Handouts:
► Pill Splitting
► Getting the Best Price on Your Drugs
► How to Avoid the Medicare Part D Doughnut Hole

**Summary**

By managing your prescriptions throughout the year, having regular discussions with your doctors and health care professionals and understanding your own medicines and personal health needs, you can take a more active role in managing your own health care and make good decisions about your health now and in the future.
Brand name drugs: a medication protected by a patent, which gives its manufacturer exclusive rights to sell the drug. Patents usually last 10-14 years.

Co-pay: the set amount that you pay as a share of each of your prescriptions.

Deductible: the amount you pay each year for your prescription drugs, before your coverage kicks in.

Doughnut hole: also referred to as Coverage Gap. Most medicare drug plans have a coverage gap. After you and your plan have spent a certain amount of money (varies by plan) for covered drugs, you must pay all costs out-of-pocket while you are in the ‘gap’. Once you reach the gap limit set by your plan, Medicare catastrophic coverage kicks in and your plan will resume paying 95 percent of your drug costs until the end of the year.

Drug-drug interactions: occurs when two or more medicines react with each other to cause unwanted effects. It may cause one medicine not to work or to be stronger than it should be.

Formulary: a list of preferred drugs. Your Medicare Part D formulary is the list of drugs your plan will cover. It is important to find out if the drugs you take are included in your plans formulary.

Premium: the set amount you pay to your insurance company or drug plan provider each month for your prescription drug costs.

Generics: copies of brand-name medicines whose patents have expired. The FDA regulates generic drugs and all generics, by law, must have exactly the same active chemicals as the brands they copy. Generics will have the same medical benefit as a brand name drug and usually cost less.
◊ **Labeling:** detailed written descriptions of a prescription drug’s intended use based on studies submitted by the FDA.

◊ **“Off-label” Drug Use:** when a doctor prescribes a drug for a use that has not been approved by the FDA. Off-label drug use is legal and may be beneficial, but there are still some concerns.

◊ **Pill splitting:** literally cutting a pill in half to get two doses of the medicine for the price of one.

◊ **Prescription Assistance Programs (PAPs):** also referred to as Patient Assistance Programs, help people who have no or little health insurance or drug coverage to pay for their prescription medicines. Some states have state specific programs. Most PAPs have income and asset requirements.

◊ **Tier:** the category your medicines are in. Each tier in your plan usually requires a different co-pay. For example, the least expensive tier is usually compromised of generic drugs, medium cost tier is usually made up of preferred brand-name drugs, the more expensive tier includes non-preferred brand-name drugs and the most expensive tier includes rare and very high-cost drugs.

◊ **Side effects:** unplanned symptoms or feelings you have when taking a medicine.
KEY RESOURCES

◊ **American Association of Poison Control Centers:**
  http://www.aapcc.org/DNN/
  800.222.1222
  The American Association of Poison Control Centers (AAPCC) is a non-profit, national organization founded in 1958. AAPCC represents the poison control centers of the United States and the interests of poison prevention and treatment of poisoning.

◊ **BenefitsCheckUp:**
  www.benefitscheckup.org
  Get all the benefits you deserve. Find and enroll in federal, state, local and private programs that help pay for prescription drugs, utility bills, meals, health care and other needs.

◊ **Consumer Reports Best Buy Drugs:**
  Consumer Reports Best Buy Drugs provides free, unbiased information about the effectiveness, safety and the cost of commonly prescribed medications and provides information on how to talk to physicians about these options. This resource also is useful for family caregivers and professionals.

◊ **Eldercare Locator:**
  http://www.eldercare.gov
  800.677.1116
  The Eldercare Locator is a public service of the U.S. Administration on Aging. It is your first step for finding local agencies, in every U.S. community, that can help older persons and their families access home and community-based services like transportation, meals, home care and caregiver support services.
◊ **Food and Drug Administration (Center for Drug Evaluation and Research):**
http://www.fda.gov/Drugs/ResourcesForYou/ucm167906.htm
The Center for Drug Evaluation and Research (CDER) performs an essential public health task by making sure that safe and effective drugs are available to improve the health of people in the United States. As part of the U.S. Food and Drug Administration (FDA), CDER regulates over-the-counter and prescription drugs, including biological therapeutics and generic drugs. This work covers more than just medicines. For example, fluoride toothpaste, antiperspirants, dandruff shampoos and sunscreens are all considered “drugs.”

◊ **MedlinePlus:**
http://medlineplus.gov/
MedlinePlus has extensive information about drugs, an illustrated medical encyclopedia, interactive patient tutorials, and the latest health news. With eight hundred searchable topics on conditions, diseases and wellness in over 40 languages, it is a great resource for older adults, family members and caregivers.

◊ **National Council on Patient Information and Education:**
www.talkaboutrx.org
NCPIE is a coalition of over 125 diverse organizations whose mission is to stimulate and improve communication of information on appropriate medicine use to consumers and health care professionals.

◊ **Updated Beers Criteria for Potentially Inappropriate Medication Use in Older Adults:**
The Beers criteria identify medications noted by an expert consensus panel to have potential risks that outweigh potential benefits. The criteria provide an outcome severity rating (high vs. low) and a brief summary of the prescribing concerns.
Acknowledgement

This publication was produced by the National Association of Area Agencies on Aging (n4a) in partnership with Consumer Reports Best Buy Drugs™ Program.

This booklet provides general descriptions and general information and should not be interpreted as medical advice. It is intended for educational and informational purposes only. For specific medical advice, please consult a physician.

These materials were made possible by a grant from the State Attorney General Consumer and Prescriber Education Grant Program which is funded by the multi-state settlement of consumer fraud claims regarding the marketing of the prescription drug Neurontin.