

10 questions to ask your pharmacist

1. What is the name of my medication, and what does it do?
2. When do I take my medication? Should I take it on an empty stomach or with food?
3. How long should I take it?
4. Does this medication contain anything that could cause an allergic reaction?
5. Is there anything I should avoid, such as other medications, foods, alcohol or activities, while I take this medication?
6. Should I expect any side effects?
7. Is there a generic drug available for my condition?
8. What do I do if I forget to take my medication?
9. Is it safe to take this medication if I am pregnant or breast-feeding?
10. How should I store my medication?

3 things your pharmacist needs to know

1. What medications, vitamins, supplements, herbs and home remedies you are using. Include how much you use and when.
2. All conditions you are being treated for by a doctor, chiropractor, mental health professional or other health care provider.
3. Your family's health history.

How to store medication

- Do store your medication at room temperature in a dry, dark place — such as a bedroom dresser drawer.
- Do keep your medication in its original, labeled container.
- Do keep liquid medication from freezing.
- Do keep all medication locked up and out of reach and sight if you have children or are expecting young visitors.

- Don't leave the cotton plug in an opened medication container.
- Don't store medication in your refrigerator unless your doctor or pharmacist tells you otherwise.
- Don't leave your medication in your car for a long period of time. Heat and direct sunlight can damage it.
- Don't keep expired medication.

Disposing of expired medication

- Throw it away rather than flushing it down the toilet. Water treatment systems are designed to rid water of bacteria and viruses rather than chemicals.
- Leave it in its original package, and black out any information on the package that identifies you. Many containers have caps that are difficult for a child or an animal to open.
- Take part in North Dakota's year-round prescription drug disposal program. Place unwanted or expired medication in Take Back disposal containers available at participating law enforcement agencies in North Dakota. See complete list at www.ag.nd.gov/PDrugs/TakeBackProgram.htm.
- Participate in the National Prescription Drug Take-Back Day. If you are outside of North Dakota, go to www.dea.gov and click on "Got Drugs?" to find the nearest location. Take-Back day is free and anonymous.

Sources: American Pharmaceutical Association and the Food and Drug Administration



Blue Cross Blue Shield of North Dakota is an independent licensee of the Blue Cross & Blue Shield Association



What you need
to know about your
**prescription
drug benefit**



In recent years, new “specialty” drug development has had the greatest impact on rising drug prices. This subset of brand-name drugs has the highest costs and inflation rates.

How does this affect me?

The most basic explanation of how health insurance works is that many people contribute a “small” amount of money to pay the medical bills of a few. In return, those who pay premiums have the peace of mind that if they are sick or injured, their medical bills will be covered. Because of the cost of prescription drugs and because of the various needs of those who use them, Blue Cross Blue Shield of North Dakota (BCBSND), like most health plans, has established drug utilization management programs and a drug formulary to maintain members’ access to the best medications while managing costs.

What is a drug formulary?

The drug formulary is a list of drugs — brand-name and generic — that are covered at the maximum level. The drugs listed on the formulary are chosen by the Drug Formulary Committee, which is made up of doctors and pharmacists, because they have been proven to be the most effective for the conditions they treat.

The drug formulary helps manage costs because the newest, most expensive drug is not always the most effective treatment. New drugs go through extensive testing, but they are not tested against and do not have to be proven better than existing treatments. Pharmacy industry experts estimate in the next several years there are 500 to 1,000 new drugs expected to come to market from the specialty pipeline.

What are utilization management programs?

Utilization management programs are intended to steer patients toward the most appropriate medications for their condition. For instance, clinical guidelines are applied to step therapy programs where generics are appropriate first-line medication. Prior authorization may be required to gain access to specialty drugs approved for a rare condition.

What are brand-name drugs?

Brand-name drugs are those marketed under a specific trade name by a pharmaceutical manufacturer. In most cases, these drugs are protected by a patent owned by the manufacturer who discovered the drug and made the investment of bringing it to market. The patent protects the drug from being marketed by a generic manufacturer. Most brand-name drugs entering the market are specialty drugs. Specialty drugs treat rare conditions and cost thousands of dollars per course of treatment.

What are generic drugs?

When a brand-name drug’s patent expires, other companies can apply to the U.S. Food and Drug Administration to sell generic versions of the drug. Generic drugs are chemically equivalent copies of brand-name drugs, which means they have the same active ingredients, strength, form and effect. Generic drugs also are subject to the same FDA requirements as brand-name drugs.

The most significant difference between a brand-name and generic drug is cost. Generic drugs still provide the most cost-effective options for most chronic diseases.



Does the formulary ever change?

The Drug Formulary Committee reviews and updates the list on a regular basis. To see whether your medicine is on the formulary, visit www.BCBSND.com, click on “Rx Tools” and then view the drug formularies. If it’s not, or if your doctor prescribes a new medication, ask him or her whether there is a generic or brand-name drug on the formulary for your condition. Your pharmacist also can check on this for you.

What can I do to keep down my drug costs?

Ask your doctor or pharmacist whether there is a generic drug on the formulary for your condition. If the answer is no, ask him or her whether there is a brand-name drug on the formulary for your condition. If a brand-name drug is prescribed, whether or not it is on the formulary, ask if the pills can be split.

Lower doses of some medications cost about the same as higher doses. If your medication is one of these, your doctor can prescribe double the strength you normally take, and you can use a pill splitter to cut the pills. Most pharmacies sell pill splitters for as little as \$5 apiece.