

# Low-cost generic medications make co-pays more affordable

At Michigan Heart, we recognize the current state of our economy coupled with skyrocketing prices of daily necessities such as food and gas makes paying prescription co-pays more and more challenging. Fortunately, there are some new options to help make these important medications more affordable.

## To be eligible for the low-cost programs:

- The prescription must be written for a generic medication
- The original prescription must be filled in person at a participating pharmacy
- Refills can be requested in person, online or by phone but must be picked up in person.
- Prescription cannot be filled by mail order

If you currently use commercial health insurance and the co-pay for a particular generic medication is less than the low-cost program co-pay, the lesser amount will be charged.

For Medicare Part D beneficiaries, these programs (with the exception of Walgreens) can prevent or delay reaching the gap-in-coverage period, commonly referred to as the “doughnut hole,” a period of time associated with reduced medication utilization on account of higher out-of-pocket expenses.

Ask your doctor today for more information, or visit any of the websites listed below for more details.

| Company            | Website   | Medications Available in Program |       | Cost/Day Supply          | Special Requirements            |
|--------------------|---|----------------------------------|-------|--------------------------|---------------------------------|
|                    |   | Rx                               | OTC   |                          |                                 |
| Walmart, Sams Club | <a href="http://www.walmart.com/pharmacy">http://www.walmart.com/pharmacy</a> | >350                             | >1000 | \$4/30, \$10/90          | None                            |
| Target             | <a href="http://www.target.com">http://www.target.com</a>                     | >300                             | N/A   | \$4/30, \$10/90          | None                            |
| Kroger             | <a href="http://www.kroger.com/generic/">http://www.kroger.com/generic/</a>   | >300                             | N/A   | \$4/30, \$10/90          | None                            |
| Kmart              | <a href="http://www.kmart.com">http://www.kmart.com</a>                       | >500                             | N/A   | \$5/90, \$10/90, \$15/90 | Must Enroll in Generics Program |
| Walgreens          | <a href="http://www.walgreens.com">http://www.walgreens.com</a>               | >400                             | N/A   | \$12.99/90               | Walgreen Membership Required    |

Reference: Copper-DeHoff, Rhonda, PharmD, MS. “Low-cost generic programs help make medication co-pays more affordable.” [Cardiologytoday on the Web](#) 1 August 2008.