



## Women's Hormone Center of Northern Virginia, PC.

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### **Creative ways to buy your medicines and avoid insurance-created obstacles!**

As you are probably aware, one of the methods that insurance companies use to cut their costs is to require a “Preauthorization” to be done by your physician before they will consider paying for certain medicines. This process does not make healthcare better or safer, it just makes it slower for the patient to get their medicine, cheaper for the insurance company, and creates useless paperwork requirements for your doctor. By creating these roadblocks to your care, they hope that patients will simply give in and not get the prescribed medicine or will settle for something cheaper even if it is an inferior choice. In many cases, they get their way.

In addition, by creating road blocks for patients to get certain medicines and therapies, they cleverly train physicians to avoid prescribing certain medicines because the physician quickly learns that they will be burdened with a preauthorization request if those medicines are prescribed. This simply wastes our time and resources. Also it puts the doctor and their patients at odds, because the patient is punished by not getting their medicines “covered” unless the physician spends time doing this additional unnecessary paperwork. So you and I are both punished by this “preauthorization” scam that the insurance companies have created so that they can keep more of your money.

How can you save money on prescriptions and avoid this interference with your care?

1. First, you should realize that **YOU DON'T HAVE TO USE YOUR INSURANCE** to fill your prescriptions. So **BEFORE YOU SUBMIT YOUR PRESCRIPTION TO ANY PHARMACY** (local or mail order) it is smart to find out what the price of the medicine is *without using your insurance*. One of the best ways to do this is to go to a website called GoodRX.com and look up the price of the medicine at your local pharmacies. GoodRX.com provides quite substantial on-line discounts for many medicines, particularly generics, just by going to the website. For

example you might find that if you search “estradiol”, generic, three cartons of patches, 0.1 mg, 1 patch twice a week, and enter your zip code, you will find that the GoodRX discounted price at your local Walgreen’s is about \$87.00 for a 3 month supply. That’s less than \$1 per day for estrogen replacement *without using your insurance*. And you will know which pharmacy gives the best price. This varies from drug to drug. If you decide to use this discount program you just need to give the discount codes and your prescription to the pharmacist with the lowest price and tell them to run it through the GoodRX discount program and don’t run it through your insurance.

2. Also, you might want to see if the particular medicine is included on Wal-Mart’s “Low Cost Prescription” program. These are primarily commonly used generic medicines. Levothyroxine and estradiol pills are both included in this program. The price for these medicines at Wal-Mart without insurance is \$4 for 30 pills and \$10 for 90 pills. To get these prices you just need to take your prescription to Wal-Mart and tell them you want to use their “Low Cost Prescription” plan.
3. The makers of many brand medicines offer manufacturer discounts that can be obtained simply by going to the medicine’s website to obtain the discount code. However, these are usually only applicable when you are using insurance to pay for your medicine. Unithroid, a gluten-free levothyroxine product, is a perfect example of this. Go to [Unithroid.com](http://Unithroid.com) to get the discount code. If you use your insurance to pay for Unithroid, and then have your pharmacist tack on the manufacturer discount, your copay is often reduced to about \$3 for a one month supply. Sadly, these discounts do not apply if you are using Medicare plans to pay for your medicines or if you are paying out of your own pocket. In those cases, you are often better off just using GoodRX discounts.
4. Finally, you should find out what the price would be if the pharmacist runs the prescription through your insurance. It might be more than \$87 for patches for example. In that case, it would make no sense to use your insurance, and would be cheaper to just use the GoodRx discount, particularly with generic products. If it is a brand medicine and you have commercial insurance, the insurance copay plus the manufacturer discount off the copay may yield the lower price. If you use a mail order pharmacy you might want to call them to get the price information before sending in your prescription, since they aren’t very good about returning prescriptions if you find out later on that their price is more expensive than say GoodRx discounted prices at your local pharmacy.

5. If you find out that using your insurance will give you the best price, then simply submit the prescription to your local or mail away pharmacy and let them run it through your insurance and pray that the insurance doesn't decide to require a preauthorization for that medicine. If they don't require a preauthorization, you're good to go. If they do, then please proceed to item 6 below.
  
6. If the insurance requires a preauthorization, you will need to either have your pharmacist download and fax us a faxable preauthorization form, or you will need to do that. Please fill in your own personal information including your insurance membership numbers etc. before sending it to us. We will fill out faxable forms but will not call the insurance company for this process because calling them is prohibitively inefficient and works no better than the form. We also do not do electronic preauthorizations due to our HIPAA status. Once we get the form, I will fill it out to the best of my ability and will fax it to your insurance company. However, please realize that they often will not approve the medicine even after that, or may require additional forms to be filled out and returned. It's like a game for them. So sadly you get no guarantees that this will work to get your medicine "authorized." Since this does take a significant amount of my time for chart review, etc, we will charge you a fee of \$25 for this service, payable in advance.

To avoid having to navigate through this maze of payment options, the best solution of course would be for drug prices to be so cheap that you wouldn't need a mortgage or a discount or a third party to help pay for them. And the best way to accomplish this is **NOT** to have our bloated government create price controls that always cause shortages and halt innovation. But instead, if third party coverage were actually eliminated, then the drug companies would have to lower their prices to make their products affordable. Good old free market forces at work. So feel free to lobby your legislators to eliminate "drug coverage" by insurance companies entirely. Of course, insurance companies and their drug company friends don't want this to happen since it will lower their power and profits significantly. In the meantime, we need to be smart consumers when it comes to buying drugs, just like we are smart consumers when we buy anything else.