

**Clinton-Essex-Warren-Washington  
Health Insurance Consortium**

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**“News to Know” – November 2018 (REVISED)**

**From the CEWW Health Insurance Consortium Advisory Committee**

The benefits of medications and the strides these drugs have made in improving the lives of Americans is nothing short of amazing. In our Consortium just under 32% or \$26,069,360 of the plan’s total annual budget goes for prescription drugs. Because the Consortium’s plans have either a fixed 3-tier structure (Plan 2) or a percentage only up to the plan maximum (Plan 1), members rarely realize the cost of the drugs they are taking. Members also seldom realize that the cost of drugs for the same condition varies dramatically. One example is Eliquis, Xarelto, and Warfarin Sodium, all used as blood thinners. Each prescription of Eliquis costs the plan \$373, Xarelto costs \$347, while Warfarin, a generic, is \$7. There may be reasons a doctor is recommending Xarelto or Eliquis over Warfarin, and you, as a patient, have a right to ask, “Why is this worth fifty times as much?”

Prescriptions for high blood pressure are probably one of the more common. Bystolic (\$126) is a brand name drug used by our members to help control their blood pressure. Metoprolol Succinate (\$15) and Olmesartan Medoxomil (\$77) are generic drugs also for high blood pressure. The cost of the generics range from 12% to 60% of the cost for the brand drug to treat the same condition.

A final example of two advertised drugs for similar use is brand Cialis (\$70 – lower price not yet reflected in the attached chart) and brand Viagra (\$70 – lower price not yet reflected in the attached chart). Although the cost per prescription appears to be similar, there is a dramatic difference. This year a generic form of Viagra became available costing only five dollars (\$5) saving the Consortium \$110,782. Since the number of people receiving each drug is roughly the same, when the generic form of Cialis becomes more utilized or if members ask to switch to Viagra, the savings would about double.

If you ever wonder about which drugs are high in cost, watch the national news shows and write down the name of any drug that ends the advertisement with “Ask your doctor about...”

To allow you to check the cost of your own prescription, a list of the top one hundred (100) drugs, by cost, used by our members has been attached.

\*\*We apologize for the error in the first copy of the November 2018 “News to Know”, and we thank the people who brought it to our attention.