

Is there a generic for that?

Six simple, money-saving words

When it comes to shopping, most consumers want to know the price of a product and will often look for the best deal before making a purchase. That's not always the case when buying prescription drugs, which means many people are paying more than they should for their medications.

One way to save money on prescriptions is to ask for a generic, which typically costs less because the manufacturer didn't have to conduct the initial research or repeat the studies that the first-to-market branded drug did. In fact, FDA-approved generics can cost up to 85% less.¹ Today, 9 in 10 prescriptions filled in the U.S. are for generic drugs.²

Generics fall into two categories:

- Direct chemical equivalent: a drug that has the same active ingredient as its brand-name counterpart
- Therapeutic alternative: a drug that may not be chemically equivalent to the brand, but has the same therapeutic or treatment effect

Think of it this way: direct chemical equivalents are practically identical to the branded product, while therapeutic alternatives are part of the same family.



Safety First

The Food & Drug Administration (FDA) requires generic drug manufacturers to adhere to strict guidelines, ensuring the safety and effectiveness of all approved generics. In 2021, the FDA approved over 600 generic drugs, including the first generic versions of commonly used brands like Otezla®, Revlimid®, Xeljanz®, and Tradjenta®.³

Furthermore, our pharmacy benefit manager, Express Scripts, protects their supply of drugs from substandard manufacturing practices and counterfeit products. Their pharmacies only dispense medications that are manufactured according to the FDA's strict standards, which provide guidance for manufacturing, testing and quality assurance to ensure product safety.

"FDA-approved generic medicines work in the same way and provide the same clinical benefit and risks as their brand-name counterparts. A generic medicine is required to be the same as a brand-name medicine in dosage, safety, effectiveness, strength, stability, and quality, as well as in the way it is taken."

— U.S. Food & Drug Administration⁴



Here are some other six-word phrases to help keep money-saving generics top-of-mind:

Check it out during your checkup: Before leaving a doctor's office with prescription in hand, be sure to ask the doctor or nurse, "Is there a generic for that?"

Give your prescriptions a quick checkup: Review all of your medications regularly with a doctor or pharmacist, because there may be new, lower-cost treatments available.

Ask about generics before you fill: When you hand over a new prescription to your pharmacist, or during refill or renewal time, ask, "Is there a generic for that?" The pharmacist can tell you and then call your doctor to discuss changing the prescription accordingly.

Get the most from your dollars: You can learn more about your specific generics savings opportunities by logging in at express-scripts.com/trsactivecare and reviewing your prescriptions. Select Price a Medication from the menu under Prescriptions, enter your drug name and view cost and coverage information on the results page.

Get the facts from the FDA: Learn more about the benefits of generic drugs and the policies guiding their development from fda.gov.



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1. Source: fda.gov/drugs/generic-drugs/generic-drug-facts. Accessed June 13, 2022.
2. Source: fda.gov/drugs/buying-using-medicine-safely/generic-drugs. Accessed June 13, 2022.
3. 2021 Office of Generic Drugs (OGD) Annual Report. fda.gov/drugs/generic-drugs/office-generic-drugs-2021-annual-report. Accessed June 13, 2022.
4. Generic Drug Facts. fda.gov/drugs/generic-drugs/generic-drug-facts. Accessed June 13, 2022.