

**Consumer Reports Health** Best Buy Drugs is a resource to help you find the best prescription drugs for common conditions. Below, you'll find information about Best Buy **beta-blockers** to treat high blood pressure with other heart conditions. These drugs were chosen based on how well they work, side effects and cost. Talk to your doctor.

### Ask Your Doctor About Generics

- Generic drugs are less expensive versions of brand-name drugs. They cost less but have the same active ingredients.
- About half of all brand-name prescription drugs have a generic version.
- If your doctor prescribes a brand-name drug, ask if there's a generic version of that drug or a similar drug.
- Discuss your options before you leave the doctor's office.
- Unless your doctor requests brand only, your pharmacist can give you the generic version.
- Generic drugs sometimes look or taste different than brand-name drugs. However, they work the same way.

### Best Buy Beta-Blockers

These Best Buy Drugs are proven effective to treat high blood pressure for people who **also** have the following heart conditions:

Also have angina, and after a heart attack |

**Atenolol**

(Generic for brand-name Tenormin)

Also have mild heart failure |

**Bisoprolol**

(Generic for brand-name Zebeta)

Also have mild or severe heart failure |

**Carvedilol**

(Generic for brand-name Coreg)

Also have angina, and after a heart attack |

**Metoprolol Tartrate**

(Generic for brand-name Lopressor)

Also have angina |

**Nadolol**

(Generic for brand-name Corgard)

Also have angina, and after a heart attack |

**Propranolol**

(Generic for brand-name Inderal)

Get the full Best Buy Drugs report for free at [www.ConsumerReportsHealth.org/BestBuyDrugs](http://www.ConsumerReportsHealth.org/BestBuyDrugs)

### Tip on Beta-Blockers

Beta-blockers are best used to treat people who have heart problems such as angina or heart failure, and people who have had a heart attack, whether or not they have high blood pressure.

# Appeal

## When Medicare Won't Cover a Drug You Need



Getting Medicare right

**You can appeal** if you have Medicare drug coverage (called Part D) and it won't pay for a drug your doctor prescribed. An appeal is a formal request asking your drug plan to cover your drug. You can appeal when your drug plan:

- ◆ doesn't have the drug you need on its list of covered drugs.
- ◆ will only cover a limited amount of the drug you need.
- ◆ is making you get approval before you can get the drug.
- ◆ wants you to try other drugs first.

Before you appeal, ask your doctor if you can take a drug the plan covers that would be just as effective. If you do appeal, the **good news** is that many people win their appeal in the first few stages and get the drug their doctor prescribed.

**Follow these steps if you appeal.** The steps are the same for all types of Medicare drug coverage.

1. An **exception request** is first. If your pharmacist says your plan won't pay for a drug, ask your drug plan to make an exception. Ask your doctor to write to the plan and say the drug is medically necessary. Call the plan to find out where to send the request. The phone number is on your drug insurance card. The plan will then give you what's called a **coverage determination**.
2. **Appealing** (getting a **redetermination**) is next. If the plan denies your exception request, your doctor should write to the plan and ask for a redetermination. The doctor should respond to the reasons given in the denial.
3. The **Independent Review Entity** is the third step. If the plan denies the redetermination, you and your doctor then write to MAXIMUS Federal Services. MAXIMUS is the Independent Review Entity. It isn't connected to your plan. It makes an independent decision.
4. **If you need to continue:** The next step is to go to an administrative law judge. After that, you can get a Medicare Appeals Council hearing and judicial review.

**TIP:** Your State Health Insurance Assistance Program (SHIP) can advise you about appeals. Call Medicare at 800-633-4227 to get the phone number for your SHIP.

### Other Ways to Get Your Drugs

If your drug plan won't cover the drugs you need, consider changing plans. Keep in mind most people can only change plans at certain times of year.

Many states have programs that help pay for drugs. Call Medicare (800-633-4227) for details. Drug companies can also give discounts. Go to [rxassist.org](http://rxassist.org) or [needymeds.org](http://needymeds.org) to find these discounts.

### If Your Insurance Isn't From Medicare

If you have a drug plan that isn't from Medicare (like from a job), the appeals process might be different. Contact your state insurance department for information. No matter what type of plan you have, you should have your doctor tell the plan why you need the drug.

### Helpful web sites

Check out these sites for information and tips.

ConsumerReports  
Health.org/BestBuyDrugs

MedicareInteractive.org

Medicare.gov

MedicareAppeal.com