

Safe and Effective Drug Recommendations



Consumer Reports Health Best Buy Drugs is a public education project of Consumers Union. Consumers Union is an independent, nonprofit organization. Its mission is to work for a fair, just, and safe marketplace. The goal of the Best Buy Drugs project is to give consumers free guidance on prescription medicines.

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.

How Best Buy Drugs are Chosen

- Best Buy Drugs are picked based on independent, fair reviews of scientific evidence on the drugs.
- Reviews are done by doctors and researchers at several medical schools.
- Effectiveness is the most important reason drugs are chosen to be Best Buys.
- Drugs are also chosen based on safety, possible side effects, how easy they are to use, and how much they cost compared to other drugs like them.

Tips for Using the Best Buy Drugs Web Site

- Use the web site address in the box to the left. There, you'll find information in English and Spanish.
- The site has detailed reports to help you discuss drug options with your doctor.
- You can search the web site by health condition, drug name or drug category.
- Check out the guides on splitting pills, prescription assistance programs and finding the best price on drugs.

Get the full Best Buy Drugs report for free at
www.ConsumerReportsHealth.org/BestBuyDrugs

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 or 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