

# Understanding GENERIC DRUGS



## EXAMPLE:



The estimated monthly cost for brand Crestor is \$40.80 compared to \$10.20 for generic Apo-Rosuvastatin. By switching to the generic drug, your group plan would save an estimated **\$367.20/year**, and you reduce your out of pocket expense, if applicable.

\*pricing based on the province of Ontario as of February 2013.

## WHAT ARE GENERIC DRUGS?

A generic drug is an interchangeable version of a brand name product. Generic drugs contain the same active medicinal ingredient and are considered therapeutically equivalent to the brand name product although they may differ in shape and colour when compared to the brand name product.

The most important thing to know is that the active ingredients of generic drugs are absorbed into the body at the same rate, deliver the same therapeutic effect and can be safely interchanged with typically higher priced brand medications. All drugs sold in Canada must be approved by Health Canada. Each product must meet strict regulations and both generic and brand name drugs are subjected to the very same rigorous standards. Each province maintains a list of interchangeable generic drugs and their brand name equivalents.

## WHY CHOOSE A GENERIC DRUG?

Currently, approximately 65 per cent of all brand name drugs have a generic drug equivalent. Choosing a generic drug is an easy way to get the most out of your drug plan. By using generic drugs when available, you reduce your medication costs keeping your out of pocket expenses and insurance premiums you may be required to pay to a minimum. Lowering total drug costs is key to ensuring your benefits plan costs are sustainable over the long-term, given that drug costs continue to increase.

## GENERIC DRUGS AND YOUR MEDAVIE BLUE CROSS DRUG PLAN

Your Medavie Blue Cross drug plan may already have some built-in features to encourage you to consider using a generic drug. For example, your prescriptions may be automatically reimbursed up to the cost of the lowest priced interchangeable product to ensure that you are getting the most value from your drug plan.

If your plan has adopted a Mandatory Generic Substitution approach, your pharmacist may play a role in ensuring the lowest priced drug is dispensed



on your next pharmacy visit. Should your healthcare professional prescribe you a brand name drug with "No Substitution" indicated, your pharmacist may contact them to confirm if the generic drug can be dispensed instead, ensuring you are not required to pay any additional costs.

We understand that there could be instances when your healthcare professional indicates there is a medically substantive need to remain on the brand name drug. For these situations, we have developed an Exception Process. You or your healthcare professional will need to provide a copy of the *Canada Vigilance Adverse Reaction Reporting Form* submitted to Health Canada on your behalf, as well as a *Medavie Blue Cross Request for Brand Name Drug Coverage* form for coverage consideration. Applicable forms can be found on the Forms section of [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)



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