Generic Drug Coupon Program

Frequently Asked Questions

CareFirst BlueCross BlueShield (CareFirst) and CareFirst BlueChoice, Inc. (CareFirst BlueChoice) are pleased to inform you about the launch of a generic drug coupon program that may help you lower your out-of-pocket costs on prescription drugs. Listed below are answers to some frequently asked questions about this program.

1. Q: What is the coupon program?
   A: The coupon program is part of a campaign to encourage you to consider switching to generic drugs. When you switch from a brand name drug on the attached list to a generic equivalent or a therapeutic alternative and submit the coupon at the pharmacy, you will receive up to $10 off your copay at the pharmacy. This coupon can be redeemed once on your initial prescription fill only.

2. Q: What do you mean by “a therapeutic alternative”?
   A: This means that, while there is no direct generic equivalent for your particular drug, there is another brand name drug that treats the same condition that does have a generic equivalent. For instance, a patient currently being prescribed Lipitor has no generic equivalent for that drug. However, Zocor, which is in the same therapeutic class as Lipitor does have a generic equivalent (Simvastatin) and may provide similar results for the patient.

3. Q: What is the length of the coupon program?
   A: This program begins in September 2006 and lasts through December 2006.

4. Q: What brand name drugs are eligible for the generic coupon program?
   A: See attachment for list of targeted brand name drugs.

5. Q: Will my deductible amount be waived with this program?
   A: No. If your plan includes an annual deductible, you must first meet that deductible before you are eligible to use the coupon.

6. Q: Are generic drug refills included in this coupon program?
   A: No. The coupon program only applies to your first prescription fill. Please note, however, that while the coupon does not apply to subsequent refills, you will pay the lowest copay compared to your typical brand name copay. Members can only use this coupon on one prescription.

7. Q: Are mail order prescriptions eligible for the coupon?
   A: The coupon is valid for mail order prescriptions. Just fax/mail your prescription and your coupon to receive up to $10 off your total prescription costs.

8. Q: Is the coupon valid if I had a generic prescription filled before September 2006?
   A: No. The coupon only applies to initial generic prescriptions filled between September 2006 and December 2006. This is a one-time offer only.

9. Q: My plan does not require me to pay copays but I am required to pay a coinsurance amount for prescription drugs. Will my coinsurance be waived?
   A: Yes, the coupon applies to copays and coinsurance up to $10.
10. **Q:** I have a Medicare Supplemental policy. Am I eligible for the coupon program?

   **A:** Yes, all members with a Medicare Supplemental plan with pharmacy coverage are eligible. When Medicare Supplemental members with prescription coverage switch from a brand name drug on the attached list to a generic alternative and submit the coupon to the pharmacist, they will receive up to $10 off their generic copay at the pharmacy.

11. **Q:** Are all CareFirst and CareFirst BlueChoice members eligible for this coupon program?

   **A:** Members must have pharmacy benefits through CareFirst or CareFirst BlueChoice in order to be eligible for this program. Medicare Prescription Drug Plan (Part D) members, Federal Employee Program members and Delaware members are not eligible for this offer.

12. **Q:** Do I have to apply for the coupon program?

   **A:** No, you do not have to apply. You simply take the coupon attached to the drug list and your CareFirst or CareFirst BlueChoice member ID card with a prescription from your doctor for a targeted generic drug, to a participating pharmacy. If you are eligible, the pharmacist will automatically apply the coupon on the initial prescription fill only.

13. **Q:** How will I receive the discount?

   **A:** If, between September 2006 and December 2006, you purchase a generic equivalent or a therapeutic alternative for any of the brand name drugs listed on the attached insert and use the coupon, your generic copay amount will be reduced by up to $10. For example, if your copay for the generic drug is $15, you will pay only $5. If your generic copay is $8, you will pay nothing. The coupon can be redeemed once only on your initial prescription fill.

14. **Q:** Why are CareFirst and CareFirst BlueChoice offering a coupon for certain generic drugs?

   **A:** CareFirst and CareFirst BlueChoice are offering this program to help you reduce your out-of-pocket prescription costs. We encourage you to talk to your doctors and pharmacists about the appropriate use of generic drugs to determine if the switch is right for you. By lowering out-of-pocket costs, we can help you maintain affordable prescription benefits.

15. **Q:** Are you suggesting that I change my prescription?

   **A:** No. Only your doctor can make such a recommendation. We are merely notifying you that there might be lower cost alternatives to your current brand name drugs. If saving money on the cost of your drugs is important, you may wish to ask your doctor if one of the drugs included on the attached list is right for you.

16. **Q:** Are you reducing the cost of my current prescription?

   **A:** No, your current brand name prescription cost will not be reduced; however, if you were to switch to a generic prescription, your cost will be reduced.

17. **Q:** What if I’m taking a brand name drug that does not have a generic equivalent?

   **A:** You may be currently taking a brand name prescription drug that has no generic equivalent. If you switch to a generic drug that is in the same therapeutic class as your current drug, you will receive a discount of up to $10 on your first generic copay when you use the coupon.

18. **Q:** I am part of a self-insured (or ASO) employer group. Am I eligible for this program?

   **A:** Yes, members of self-insured groups who have pharmacy benefits through CareFirst or CareFirst BlueChoice are eligible for the coupon. CareFirst and CareFirst BlueChoice will absorb the copay reduction costs for both fully insured and self-insured plans.

19. **Q:** There is not a generic equivalent for the brand name drug that I am taking. Will I still be eligible for the coupon program for my brand name drug?

   **A:** No. Even though your current prescription medication may not have a direct generic equivalent, there may be several other drugs in the same
classification that do. You should consider asking your doctor if any of the other drugs within the therapeutic class are suitable for you.

20. Q: If there is a comparable generic drug available, will I still be able to get my brand name prescription filled?

A: Yes. This program does not change the drugs that CareFirst and CareFirst BlueChoice cover. However, we would like you to consider generic options when appropriate and in consultation with your physician and pharmacist.

21. Q: What's the difference between brand name drugs and generic drugs?

A: A generic drug is a copy of a brand name drug. According to the Food and Drug Administration (FDA), generic drugs are the same as their brand name counterparts in active ingredients, dosage, safety, strength, and performance. The only noticeable difference in generics and their brand name counterparts may be the shape and/or color of the tablet or capsule. Generics often become available when brand name prescription drugs lose their patent protection. Because far less money is spent on advertising and developing generic drugs, your cost tends to be much lower.

22. Q: Are generic drugs less safe than brand name drugs? Should I be concerned about taking them?

A: No. Generic drugs are approved by the FDA as a safe, effective treatment option. They meet the same standards for safety and effectiveness as brand name drugs. They also have the same active ingredients, dosage, strength and performance as the corresponding brand name drugs. While generic drugs are just as effective as corresponding brand name drugs, they cost 20 to 80 percent less.

23. Q: If generic drugs are so good, why do they cost less?

A: Generic drugs are not marketed as heavily as brand name drugs. The lower cost of generic drugs is largely because of their lower marketing and development costs.

24. Q: How do generic drugs lead to cost savings?

A: Generic drug manufacturers spend less on advertising and product development. As a result, generic drugs are priced lower than the equivalent brand name versions. The brand name equivalent is already well known, while the generic has the same active ingredients. Because several different manufacturers may produce generic versions of the same medication, competition can drive prices down.

25. Q: How can I switch to a generic drug?

A: You should ask your doctor if any of the prescription medications that you are currently taking can be filled with a generic equivalent or alternative. In cases where a brand name drug has no generic equivalent, ask your doctor if you might benefit from another drug in the same therapeutic class that does have a generic equivalent.

26. Q: Will I always receive a generic drug if one is available?

A: In certain situations, you may receive a generic equivalent when a brand name drug is prescribed. For example, if you receive a prescription for Zestril, there is an available generic equivalent called Lisinopril, which you may request at the pharmacy.

27. Q: How do I know if I am taking a generic drug?

A: Your doctor or pharmacist can verify if your prescription drug(s) is a brand name or a generic. You can also use the “drug search” option at www.carefirst.com/rx to determine whether your drug is a generic or brand.

28. Q: What if I do not want to take a generic drug?

A: Even if a generic equivalent is available, CareFirst or CareFirst BlueChoice will not prohibit you from using a brand name drug. However, you will experience higher out-of-pocket costs for brand name drugs because these drugs cost more.

29. Q: What if I have additional questions?

A: Please call Argus Health Systems at (800) 241-3371.