Generic drugs are safe and help you save money

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Food and Drug Administration (FDA)-approved generic drugs have met the same rigid standards as the innovator (brand-name) drug.¹ But you may wonder what makes them different than brand-name drugs.

Here are some facts to help you compare generic and brand-name drugs

A generic drug is the same as a brand-name drug in:

• Dosage
• Safety
• Strength
• Quality
• The way it works
• The way it is taken
• The way it should be used

Generic drugs will most often:

• Cost less
• Be a different color, shape or size
• Have different fillers, binders, coloring agents and flavorings (these are called “inactive ingredients”)

Start by talking to your doctor or pharmacist

Generic drugs can help you save money. When you get the medicine you need for less, it’s also easier to stay on track with your treatment. It’s best to talk to your doctor or pharmacist. Ask if a generic drug might be right for you.

Get drug prices

Like to know what you’ll spend before you buy? We can help you compare costs of generic vs. brand-name drugs. Or find out the cost to fill at a mail-order pharmacy vs. a local pharmacy. Our Price-A-Drug℠ tool makes it easy. Please take these steps:

1. Log in to www.aetnanavigator.com, your secure member website.
2. Click “Aetna Pharmacy” from the top of the page.
3. Click “Get Drug Prices.”


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Understanding your pharmacy benefits

Special plan requirements
Your prescription drug coverage may include certain programs that help you pay less out of pocket when you use a generic drug. For example, your plan may have special terms that will help you pay less if you choose a generic drug.

Generic substitution
Retail pharmacies in most states, as well as our mail-order pharmacies, practice something called generic substitution. If you have a prescription for a brand-name drug, this means you will receive the available generic drug. If you have a medical need for the brand, your doctor can choose to write “Dispense as Written” on the prescription. If so, you will receive the brand-name drug. You may pay more out of pocket when you choose to use the brand-name drug instead of the available generic drug.

Drug coverage reviews
We understand that, at times, your doctor may feel you have a need for a brand-name drug, even if a generic drug is available. Please know that some drugs will still require a special review process before they can be covered. The goal is to help make sure you and your doctor find safe drugs and keep costs low. Here are some examples of reviews that may be a part of your plan:

• Precertification: This is when we have to approve some drugs before your health benefits or insurance plan covers them.
• Step therapy: Here, your doctor may need to prescribe certain drugs first before another drug will be covered.
• Quantity limits: Some drugs are shown to be safer at a lower dose. So there may be a limit on how many doses you can get.

At first, these reviews may feel like a burden. But keep in mind that there’s a reason for them. Your doctor can always ask for an exception if you have a medical need for a drug that requires one of these reviews.

Frequent questions about generic drugs

Are generic drugs as safe as brand-name drugs?
Yes. The FDA says that all drugs must work well and be safe. Generic drugs use the same active ingredients as brand-name drugs and work the same way. So they have the same risks and benefits as the brand-name drugs.

Are generic drugs as strong as brand-name drugs?
Yes. The FDA requires generic drugs to have the same strength as their brand-name counterparts.

Are brand-name drugs made in better factories than generic drugs?
No. All factories must meet the same high standards. If the factories do not meet certain standards, the FDA won’t allow them to make drugs.

If brand-name drugs and generic drugs have the same active ingredients, why do they look different?
In the United States, trademark laws do not allow generic drugs to look exactly like the brand-name drug. However, the generic drug must have the same active ingredients. Colors, flavors and certain other parts may be different. But these things don’t affect the way the drug works and they are looked at by the FDA.

Does every brand-name drug have a generic drug?
No. When new drugs are first made they have drug patents. Most drug patents are protected for 20 years. The patent protects the company that made the drug first. The patent doesn’t allow anyone else to make and sell the drug. When the patent expires, other drug companies can start selling the generic version of the drug. But, first, they must test the drug and the FDA must approve it.

Do generic drugs take longer to work in the body?
No. Generic drugs work in the same way and in the same amount of time as brand-name drugs.

Why are generic drugs less expensive?
Creating a drug costs lots of money. Since generic drugmakers do not develop a drug from scratch, the cost to bring the drug to market is less. But they must show that their product performs in the same way as the brand-name drug. All generic drugs are approved by the FDA. Drug patents for brand-name drugs last about 20 years. When that time is up, other companies ask the FDA for permission to make and sell their own versions. The drugs cost less to make and can be sold at a lower price.
Find out if a generic drug is right for you

• Contact your doctor, pharmacist or other health care professional to learn more.
• Visit www.fda.gov and select “Drugs,” then “Consumers” in the “Resources for You” section. You can access frequently asked questions and answers on popular topics, like generic drugs.
• You can also visit www.aetnapharmacy.com.

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