



*Everything You Need to Know About*  
**Prescription Drugs!**  
**Ten Useful Tips**

## **1 | Nothing comes for free**

- Although the insurer pays your claims, you – the insured – also pay, directly or indirectly, through deductibles, co-insurance and insurance premiums. Even if the employer pays 100% of the premium, it's a taxable benefit which is added to your income. This is something to keep in mind!

**At the doctor's office,  
take charge of your health**

## **2 | Ask questions**

- What do I have?
  - The diagnosis is not written on the prescription. Make sure you ask your doctor what you are being treated for. The pharmacist can give you better advice if you know what your illness is.
  - Understand the purpose of the treatment. It will motivate you to take your medication properly.
  - If you think it will be hard for you to take your medication as prescribed, discuss it with your doctor or pharmacist.
- Is there anything else I can do instead of taking medication?
  - In many cases, changing your habits – eating better, losing some weight, or exercising – can reduce or eliminate the need for prescription drugs.

## **3 | Talk to your doctor about prescription drug costs**

- Ask your doctor to take the cost of the drug into account when choosing a medication, and to prescribe a generic version (patent expired) when available. Generic drugs cost less than brand-name drugs and are usually just as efficient for most patients.

**At the pharmacy,  
be an informed consumer**

## **4 | Ask questions! The pharmacist is trained to answer your questions about prescription drugs**

- Do you think this is the best medication for me?
- How long will it take before I feel better?
- What are the possible side effects?
- Are there potential negative interactions with my other drugs, or with any foods or natural products?

## 5 | Compare, negotiate and monitor increases in your prescription drug prices

- Prices vary greatly between pharmacies because dispensing fees and profit margins vary. As well, prescription drug claims under private insurance plans are sometimes higher than those under public plans (RAMQ) because a government contract regulates the dispensing fees that can be charged to public plans.

## 6 | Insist on getting the service you are paying for

- The pharmacist's dispensing fee and profit margin account for about 30% of the price of your prescription drugs. You have the right to receive advice and, if you don't get it, to switch to a different pharmacy. It's easy, just ask your new pharmacist to send in a "prescription transfer request."

## 7 | Ask for a generic substitute

- For most patients, generic drugs are just as safe and reliable as the brand-name drug, because they are tested by Health Canada. The difference is in the price: generic drugs usually cost about 50% less than the original drug.

**At home, be a responsible consumer**

## 8 | Take your medication at the same time as another regular task

- For example, take your medication when you brush your teeth. If you forget to take your medication, call the pharmacist to find out what you should do.

## 9 | Do not increase the dose

- Often it won't be more effective, and there may be stronger side effects.

## 10 | Do not lower the dose and do not stop the treatment before it's finished

- Taking your medication every second day or stopping before the end of the treatment, without consulting your pharmacist or doctor, can cause serious health problems. If you experience side effects, call your pharmacist. There is surely an alternative treatment, because no single medication works for everyone!

**Be sure to take the lowest-cost prescription drug, as recommended, that produces the desired improvement in your health.**

**Smart consumers = better health = cost control**

