

FILLING YOUR DRUG PRESCRIPTIONS: BRAND NAME MEDICINES VS. GENERIC COPIES

When you get your prescription filled at the pharmacy, the pharmacist may dispense a generic version of the brand name medicine. In some cases, you might not be aware that a generic is being dispensed. Generally, you have the choice to stay on the brand medication. Occasionally you may need approval from your insurer or employer.

What's the difference between a brand name medicine and a generic copy?

A generic drug has the same active ingredient as the brand name drug. The active ingredient is the molecule that provides the desired result for the intended treatment. At the same time, prescription drugs usually have a number of non-medicinal ingredients included. Some of these non-medicinal ingredients might be different between brand name drugs and generic drugs. Also, the manufacturing process for producing the drug may be done differently by generic manufacturers.

Do patients respond the same way to generic drugs as to brand name drugs?

As with all drugs, some patients may respond differently to the same medicine. This difference in treatment response can also apply to patients who switch from a brand medicine to a generic version of the same drug.

Do patients have a choice as to whether a brand name drug or generic drug is dispensed?

In all situations, patients have the right to request that they receive brand name medicines. However, some private insurance drug plans may not reimburse the total cost of brand name medicines. Generic drugs do not cost as much money so this explains why some drug plans may not provide coverage of brand name drugs. It should be noted that many private insurance plans still cover the full cost of brand name medicines, even when there are generic copies on the market.

In some situations, pharmacists may dispense a generic version of the drug because your drug plan may stipulate that only generics will be reimbursed. If your employer provides you with a drug benefit plan, it tells the insurance company what rules will apply. These rules are administered by the insurance company and are sometimes based upon rules that apply to provincial government drug plans that are used for senior citizens. Government rules also allow pharmacists to dispense generics instead of brand medicines, but in some cases, this practice requires the permission of the patient and/or the patient's physician.

There is also the possibility that a physician may want the patient to have the brand medicine by writing the words "no substitution" on the prescription form. When this occurs, it is possible that the patient's drug plan will reimburse the full cost of the brand medicine.

What if my drug plan does not cover the full cost of the brand name medicine?

If the patient is not responding well to a generic drug, he/she may call his/her employer's insurance company and/or the employer directly to inquire about getting the brand name medicine. The Pharmacist may be able to facilitate this process but in some cases approval to resume treatment on a brand name drug might require having the physician complete a form that is sent to the insurance company by the patient (or plan member).