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Bucks: Making the most of your money

Taking Risks to Cut Drug Costs

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Americans are spending less money out of their own pockets each month on prescription drugs, probably because of greater use of lower-cost generics, the third [annual drug survey](#) from Consumer Reports finds.

But even so, strapped consumers, many of whom take multiple medications, are cutting costs on pills in ways that are unsafe.

The average monthly out-of-pocket spending for people regularly taking prescription drugs is \$59, down from \$68 two years ago. This is likely driven by greater use of generics due to “household budget constraints,” the survey found. Major chain pharmacies offer many \$4 generic prescriptions, and some popular prescription drugs are losing patent protection and becoming available in generic form.

But in tough times, the savings from generics is still not enough for some patients. This year’s survey found that nearly half of the people taking prescription drugs took some action to save money, compared with [39 percent last year](#), likely due to the tough economy. Steps included putting off a doctor’s visit or ordering drugs from outside the country.

And, roughly a third failed to take their prescriptions as directed. Steps included skipping filling prescriptions (16 percent over all, and 30 percent among those whose monthly drug bill topped \$50); taking an expired medication (13 percent); skipping a scheduled dose without checking with their doctor (12 percent); cutting pills in half (8 percent) and sharing a prescription with someone else to save money (4 percent).

Lower-income people, those without drug benefits and those with monthly drug costs of more than \$50, were most likely to take such steps.

“We’re having more people say they’re struggling with drugs costs and cutting corners,” said Dr. John Santa, director of the Consumer Reports Health Ratings Center. “I think this is an interesting barometer of the economy and the recession, especially for lower- and middle-income people.”

Half of adults take prescription drugs, and the average number of prescriptions they take is 4.5. But 16 percent of them take seven or more, the survey found.

And despite concerns about costs, few patients—just 5 percent—hear about a drug’s cost from their doctors. Two-thirds first learn about cost when picking up their medication at the pharmacy.

The Consumer Reports National Research Center conducted the survey by telephone in June, using a nationally representative sample of 1,226 adults who currently take a prescription drug.

Do you take multiple prescriptions? What steps have you taken to cut costs?