

What are generic drugs?

Generic drugs are copies of brand-name drugs. The FDA carefully reviews generics to make sure they're just as safe and effective as the brand-name drugs that came first.

Generics must:1

- Contain the same key ingredient as the brand-name
- Have the same strength as the brand-name
- Use the same dosage form (a tablet, capsule or liquid)
- Be given the same way (oral, topical or injectable)

Generics cost less.

Generics are made with the same drug formulas as brand-name drugs. And generics give you a safe option instead of more expensive brand-name drugs. Low costs make them popular in the U.S.

Generic drugs:

- Account for 89% of prescriptions in the U.S. but only 26% of total drug costs²
- Have saved the U.S. \$1.67 trillion over the last 10 years, and saved \$253 billion in 2016 alone²

Florida Blue helps keep costs down.

Florida Blue does its part to keep drug prices low. We ask you to use generics when they're available instead of higher-cost brand-name drugs. In fact, nearly 90% of our member prescriptions are filled with generics.

Florida Blue also asks you to use a generic drug first, especially when the generic drug is made with the same active ingredients as the original brand-name drug. We don't cover drugs that cost more than similar generics or have not been FDA approved. This helps keep your out-of-pockets costs lower and controls costs for everyone.



¹U.S. Food & Drug Administration. Generic drugs. Overview and basics. (September 13, 2017). Retrieved from https://www.fda.gov/Drugs/ResourcesForYou/Consumers/BuyingUsingMedicineSafely/GenericDrugs/ucm567297.htm

²2017 Generic Drug Access and Savings in the U.S. Report. Association for Accessible Medicines. (2017). Retrieved from https://accessiblemeds.org/resources/blog/2017-generic-drug-access-and-savings-us-report

Florida Blue contracts with Prime Therapeutics, LLC to provide pharmacy benefit management and home delivery pharmacy services.

Health insurance is offered by Florida Blue. HMO coverage is offered by Florida Blue HMO, an HMO affiliate of Florida Blue. Dental, Life and Disability are offered by Florida Combined Life Insurance Company, Inc., DBA Florida Combined Life, an affiliate of Blue Cross and Blue Shield of Florida, Inc. These companies are Independent Licensees of the Blue Cross and Blue Shield Association.

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