

# Generic medications

Pay for the medication, not the name

Generic drugs are safe and effective, plus they cost less than their brand-name counterparts. When you need a prescription, ask your doctor or pharmacist if a generic is available for you.

## Seven things to know

### 1. What is a generic medication?

A generic medication contains the same active ingredient(s) as a brand-name medication. An active ingredient is what makes the medication work. For example, Liptor® and its generic both contain atorvastatin, which reduces the amount of bad cholesterol in the blood. Brand-name medications are often protected by a patent. When the patent ends, drug companies can apply to the U.S. Food and Drug Administration (FDA) to begin making generic versions of the medication.

Brand-drug makers manufacture about **half** of all **generic drugs**.

**Brand**                      **Generic**

Brand Lipitor                      Generic Lipitor  
Active ingredient: atorvastatin                      Active ingredient: atorvastatin

Same active ingredient.  
Same quality.

### 2. Will a generic medication work the same as the brand?

Yes. Generics are copies of brand-name medications that have been tested and approved by the FDA. Drug manufacturers must prove their generic medications are the same as the brand-name medication, including:

- What it treats
- The way it is taken
- How well it works

### 3. Are generic medications safe?

Yes. The FDA has strict guidelines around generics. They must be the same chemically and have the same medical effect. The FDA periodically inspects manufacturing plants and monitors drug quality, even after generics have been approved.

### 4. Could a generic medication look different than the brand?

Yes. Generic medications may have a different shape or color than the brand. They may contain other ingredients, such as dyes and fillers, which give a medication its color and size. The shape or color does not affect how the medication works.

### 5. Can I save money by using a generic?

Most of the time, a generic medication costs less than the brand because makers of generic drugs don't have the high up-front costs of new drug development. You may also save through a lower copay. However, there may be times when the cost for a generic is higher than the brand name. The easiest way to compare brand and generic medication prices is to use the *Drug pricing tool* at [optumrx.com](https://www.optumrx.com).

### 6. Does every brand-name drug have a generic counterpart?

No. Only about half of the brand-name medications on the market have a generic alternative. Some drugs are protected by patents and are supplied by a single company.

### 7. How much can you and your plan save?

The savings based on the cost of the drug can be substantial. Your out-of-pocket cost will generally be less when you choose a generic medication. Consult your plan for copay details.

#### Learn more about generics

Talk with your doctor, pharmacist or other health care provider to learn more about generics.

The FDA also includes helpful information at:



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