

# Getting the Best Price

Most of us don't comparison shop for prescription drugs. We get a prescription from a doctor, go to our favorite pharmacy to fill it, and usually don't even ask the price. The reason: for most of us, our health insurance, Medicare, Medicaid or the Veterans Administration (VA) pays most of the bill. People with no health insurance fail to comparison shop, too, because they believe that drugs cost pretty much the same no matter where you buy them. In fact, you can save money – sometimes lots – if you shop around for the best-priced medicines. Drug prices vary quite widely from store to store – even in a single city or town. And shopping on the Internet (it's easier than you think!) and through mail order can be especially convenient and save you money.

As a purchaser of prescription medicines, you'll fit into one of five groups: (a) people under age 65 who have health insurance and drug coverage through their job; (b) people on Medicare; (c) people on Medicaid; (d) veterans with coverage through the VA; and (e) people who do not have health insurance and/or drug coverage. Our advice is tailored to these groups.

## IF YOU HAVE HEALTH INSURANCE

If you have coverage through your job, the best place to learn how to get your medicines at the lowest price possible is through your employer's health benefits office, your health plan, and/or your pharmacy benefits manager (PBM).

These folks can tell you about:

- Which drugs are covered under your plan's "formulary," or list of approved drugs
- Which "tier" or category your medicines are in and thus what your out-of-pocket co-pay for each medicine will be
- Any special arrangements with pharmacies that will save you money
- Online selection and price comparisons
- Savings you can realize if you get your drugs through the mail, after

you have either purchased them through a Web site or by phone

- Ways you might save money by switching to a generic drug or less expensive brand if that is appropriate

If you have insurance through a large employer or insurer (like a Blue Cross or Blue Shield plan, Aetna, Cigna,

Humana, or United HealthCare), your drug coverage is almost certainly managed by a pharmacy benefit manager, or PBM. Most of these firms now have online tools that can help you find out what you will pay for a drug, and how you might save money. For example, they can help you compare the price of a 30-day supply of a drug filled at a local pharmacy versus what you would pay if you ordered a 90-day supply online (through them) and had it delivered by mail.

If you are not familiar or comfortable with the Internet or don't use a computer, all these companies also have 1-800 numbers where you can get answers. The telephone number is usually listed on your pharmacy card, or your company's benefits office can give it to you.

It's also a good idea – especially if you take several drugs on a long-term basis – to get a copy of your plan's formulary. Take this to the doctor every time



you go. It will help your doctor choose the drugs that will be lowest cost to you.

Be aware that insurers and PBMs, and your employer, have a business interest in saving money on the drugs you get. Because of the complex way the system works, there is a risk that these entities could steer you to a store or a drug that is perhaps not the best or cheapest for you. But that risk has declined sharply in recent years. It's most often the case now that a drug or pharmacy that saves an insurer or PBM money *will also save you money*. That's especially true when it comes to switching to generics.

Check with your doctor if you think something is awry. He or she may be willing to go to bat for you if they think you are not getting the best drug or the best deal on a drug.

By the way, a new type of health insurance plan makes it even more important to get the best price on your drugs. These are called high-deductible or "consumer-directed" plans. If you are in one of these plans or considering it, you could pay more for drugs out of your own pocket before insurance kicks in.

## STATES WITH DRUG PRICE COMPARISON WEB SITES\*

FLORIDA	<a href="http://www.myfloridarx.com">www.myfloridarx.com</a>
INDIANA	<a href="http://www.rxforindiana.org">www.rxforindiana.org</a>
NEW YORK	<a href="http://www.nyagrx.org">www.nyagrx.org</a>
MARYLAND	<a href="http://www.oag.state.md.us/Drugprices/index.htm">www.oag.state.md.us/Drugprices/index.htm</a>
MINNESOTA	<a href="http://www.minnesotarxconnect.com">www.minnesotarxconnect.com</a>
MICHIGAN	<a href="http://www.michigan.gov/mdch">www.michigan.gov/mdch</a>
OHIO	<a href="http://www.agrx.ag.state.oh.us/secured/landing.aspx">www.agrx.ag.state.oh.us/secured/landing.aspx</a>
NEW HAMPSHIRE	<a href="http://www.egov.nh.gov/medicine-cabinet">www.egov.nh.gov/medicine-cabinet</a>
WASHINGTON	<a href="http://www.rx.wa.gov">www.rx.wa.gov</a>
NEW MEXICO	<a href="http://www.ago.state.nm.us">www.ago.state.nm.us</a>
WEST VIRGINIA	<a href="http://www.wvagrx.com">www.wvagrx.com</a>

\* May not list all states that have a site. In 2007, several other states are expected to launch similar Web sites.

You may also want to check if your state has a drug comparison Web site. The list on this page can help, but other states are poised to join this group in 2007 and 2008, including California. These Web sites pick a list of commonly used (mostly brand-name) drugs and then compare prices for *all or almost all pharmacies in the state*. Some states (for example, New York) even require pharmacies to provide consumers with print-outs of the retail prices of commonly prescribed drugs.

You can also compare drug prices online anytime – at online pharmacies and price compare websites. One such site is [www.destinationrx.com](http://www.destinationrx.com). It has access to multiple U.S.-based online pharmacies and helps you find the lowest price for your medicine. You can also try [www.pillbot.com](http://www.pillbot.com).

## IF YOU HAVE MEDICARE DRUG COVERAGE

If you have Medicare and signed up for the new Medicare drug benefit, you know that the benefit is helpful but complex. You are either getting your drug coverage through a Medicare health plan (HMO or Medicare Advantage plan) or through an insurer that is offering the so-called Part D (drug) benefit on its own. Either way, the tips above for people with job-based coverage now apply to you, too. All the Part D plans have formularies, for example, and it's important to find out if the drugs you take are covered. You'll also likely have access to online ordering and drug price comparisons.

But there are some things to watch out for. Some of these plans get better discounts than others, and net you a bet-



ter deal, too. Unfortunately, there is no easy way to gauge that or compare plans. The best thing to do is this: if you take several medicines regularly, compare the total price you are paying for your medicines (that is the price you pay and your plan's share, too) with the total price at a large pharmacy, discount store chain, or online pharmacy. If you are paying substantially more, we recommend asking your plan why this is the case.

If you discover that several medicines are more expensive in your plan than at a local pharmacy, we suggest you consider switching plans next time you can. Beneficiaries will be able to switch once a year during "open enrollment" at the end of the year.

There is another important way to save money on prescription drugs if you are in Medicare and have to take several medicines regularly: make sure your doctor prescribes generics or the lowest cost brand-name drugs. This strategy can even prevent you from falling into the so-called "donut hole." This is the period that comes after your total drug expenditures have reached \$2,250 (the amount you have paid plus what your plan has paid). At that point, you pay 100 percent of the next \$2,850 of your drug expenses until coverage kicks back in.

So, there is a big incentive to take generics and the lower-cost medicines that work for you. *You don't want to fall into the donut hole if you can pre-*

*vent it.* By switching to an equally effective generic or lower-cost drug, we found savings up to \$2,300 a year for people taking just one expensive drug for which viable alternatives exist, and up to \$5,000 a year for people taking a selected combination of five commonly used brand drugs.

The free *Consumer Reports Best Buy Drugs* Web site ([www.CRBESTBUYDRUGS.org](http://www.CRBESTBUYDRUGS.org)) can help you find affordable medicines. We also advise visiting [www.CARxE.org](http://www.CARxE.org) or [www.PartDOptimizer.com](http://www.PartDOptimizer.com).

Some 35 states also offer special discounts on drugs to low-income Medicare beneficiaries. The discounts are now coordinated with Part D coverage. The best Internet site to get a list of these programs and a quick rundown of eligibility is [www.medicarerights.org/drughelp.html](http://www.medicarerights.org/drughelp.html). Click on "help paying for prescription drugs." This site is sponsored by the independent Medicare Rights Center.

## IF YOU HAVE MEDICAID COVERAGE

If you are a Medicaid recipient, most of the cost of your medicines is covered and you should not have to pay much out-of-pocket. Most but not all pharmacies participate and under law must give the same discount. But, importantly, Medicaid does not cover all drugs, and some state Medicaid plans are increasing the amount you have to pay, especially for brand-name drugs.

For the drugs not covered, you will be paying the full cost and should shop around for the best price. In particular we recommend that you check prices at your local large pharmacy chain or discount store, such as Wal-Mart, Costco, or Target. You may also want to check prices on the Internet. See the uninsured section below for other tips.

## WHY DO DRUG PRICES DIFFER SO MUCH?

Like the prices of all consumer goods, prescription drug prices are influenced by many factors and market conditions.

Once made at a factory (most of which are outside the U.S.), drugs go to a distributor in the U.S. Pharmacies and mail order or online firms then buy them from distributors. But the prices pharmacies pay differ depending on their bargaining power and the size of the order. So that's one reason small local independent pharmacies can be at a disadvantage and sometimes charge higher prices (unless they are willing to make less profit and offer better deals, which they often do.)

The next step is that pharmacies (big and small), food stores and "big box" discount stores compete on price – both to you, the consumer, and to insurers and pharmacy benefit managers (PBMs).

Insurers and PBMs negotiate with the pharmacies over the price of virtually every drug – the total price that is, since your co-pay share is set. Depending on their clout and the size of the order and other factors, these companies pay different prices. The final price differences in this chain of events can be substantial – 50% or more for the same drug.

Drug prices are becoming more transparent as competition increases. That is due, in part, to the fact that more people these days are actively shopping for the lowest price in ways addressed in this brief. So, you are not only doing yourself a favor by being an active drug price shopper; you are also helping drive drug prices lower *for everyone*, by making the pharmacies compete to offer you and other consumers a better deal.

## IF YOU HAVE VETERAN'S ADMINISTRATION COVERAGE

The VA consistently has low prices for prescription drugs. The agency is a tough negotiator on behalf of its enrollees and drug makers and distributors largely agree to offer bargain-basement prices for this population. In addition, the VA requires relatively low co-pays, and covers over 90% of the cost of most prescriptions. The VA dispenses many drugs by mail order, too, which saves both the agency and you money. We recommend that you get as many of your medicines through your VA coverage as you can.

## IF YOU ARE UNINSURED OR IN THE MEDICARE "DONUT HOLE"

Our health system puts the uninsured at a significant disadvantage. You are paying the full cost for medicines and no one is bargaining down the price for you. In fact, you face paying the *highest price* for your drugs compared to the prices negotiated by insurers, Medicare plans, Medicaid, or the VA. But there *are* measures you can take. These tips apply to Medicare beneficiaries who have fallen in the donut hole, too, or want to further investigate how to save money on their medicines.

**Tell your doctor.** Don't assume your doctors know you have no health or drug coverage. And don't hesitate to tell them that getting the best value on your medicines is important to you. Many doctors don't automatically prescribe generics, so a reminder that you'd prefer one if it's an option could make a difference.

Your doctor may also offer you free samples. This can be very helpful, but be careful. All samples are brand-

## PHARMACY CHOICE – ONE OR MANY?

Should you fill all your prescriptions at the same store so that one pharmacy has a record of all your medications and can alert you to potential adverse drug interactions, or other problems?

Ideally, this would be the case, and many people follow this practice. But not everyone needs to or should. In our view, the benefit of shopping around for the best price on your medicines outweighs the benefit of filling all your prescriptions at a single pharmacy or store.

However, this puts the burden on *you* to track your medication history. The best way to do that is by keeping an up-to-date list of all the medicines and pills you take, including any nonprescription drugs, nutritional supplement pills, or herbs. Then take this list with you *every time* you visit a doctor or fill a prescription.

If you are insured, your pharmacy benefit manager or health plan (including the new Medicare drug plans) will have an electronic record of all your prescriptions. It's a good idea to request this list as often as you need to so you can match it against your own record.

Research in recent years shows overwhelmingly that drug interactions are a growing problem, especially for older people. This is mostly because many more people these days are taking multiple medicines and supplements, changing medicines more often, and adding new ones all the time.

If you are worried that your drugs may be interacting in a negative way, consult your doctor. You can also check online. Several Web sites present the dangers. Two are [www.drugdigest.org](http://www.drugdigest.org) and [www.drugs.com](http://www.drugs.com).



name drugs, given to doctors for free by drug companies promoting use of their products. Just because your doctor can give you a week's free supply does not mean that's the best drug for you or that you will save money in the long run. Indeed, that drug may well cost you *more* in the long run than an equivalent generic.

**Get a discount card.** Many stores offer them to people with and without cov-

erage, regardless of income. The cards may be free or carry a small upfront fee. (If the fee is large, don't buy it.) These are essentially store "loyalty" cards. Some state and local governments also offer free discount cards; almost all of these are age and/or income-based. Typically, discount programs will reduce the price of your medicine by 10 to 25 percent – nothing to sneeze at. But not all drugs are eligible for discount, especially with cards

issued by stores or pharmacy chains. And you may save more money on some drugs just by shopping around.

Some small companies also offer cards for a fee. Buyer beware: we have not rigorously vetted these programs or Web sites, but they may be worth checking out. One is Prescription Benefits ([www.rxbenefits.com](http://www.rxbenefits.com), 800-377-1614). Another is FamilyWize ([www.familywize.com](http://www.familywize.com)), sponsored by United Way.

## BUYING CANADIAN...OR BEYOND

Are you still confused about buying drugs from Canadian or other foreign Web sites? Here's what you need to know.

Buying medicines from any foreign country except Canada is technically illegal. The Canadian exception is only for drug purchases made in person with a valid U.S. and Canadian prescription. It does not apply to drugs purchased from Canadian Web sites.

However, the U.S. Customs Service has now pulled back on its enforcement of the law. It will not seize packages of drugs from Canadian pharmacies which are sent to individuals and contain a 30- to 90-day supply of medicine.

Several states had already defied the law and facilitated purchases of prescription drugs from Canadian Web sites for state employees. Congress has been debating for three years whether to allow foreign drug purchases, with as yet no agreement.

Brand drugs are indeed almost always less expensive abroad or on non-U.S. Internet sites, sometimes a third to half the price. But generics are not. So our first recommendation is this: do not buy generic drugs from a Canadian or any foreign Web site. It's rarely worth the trouble.

If you take one or more brand-name medicines regularly, and you are interested in the foreign option, our next piece of advice is to stick with Canadian sites. That's because the risk of getting a fake, less potent, ineffective or tainted drug through a high-profile Canadian site is very small, while the risk with other foreign sites is larger (though the magnitude of that risk is much debated).

Also, Canadian sites are under closer scrutiny, both in Canada and the U.S. Namely, Minnesota, Wisconsin, New Hampshire, and Washington have programs to help their own employees and other citizens buy lower-cost medications from Canada. These states have vetted, inspected, and certified several Canadian Web sites. You can access that information on the Web. See, for example: [www.minnesotarxconnect.com](http://www.minnesotarxconnect.com), or [www.rx.wa.gov](http://www.rx.wa.gov). We recommend sticking with the sites the states have approved. Also, make sure the site you choose is certified by the Canadian International Pharmacy Association ([www.ciparx.ca](http://www.ciparx.ca)).

As for the logistics, Canadian online pharmacies are not permitted to directly accept a prescription from a doctor not licensed in Canada. So, your U.S. prescription has to be screened and approved by a Canadian doctor. In some cases, the doctor will review your medical information. They can call your U.S. doctor or even you, though that is rare. In most cases, the prescription is automatically approved if the paperwork is correct. And then the drug is mailed to you. Refills at the same pharmacy become routine.

Bottom line: Buying from reputable Canadian sites is safe and can save you money over any U.S. source if you take brand name drugs. But it's somewhat more cumbersome and takes a bit more homework and diligence. It's also a poor option if you are a Medicare beneficiary with Part D coverage; that's because your purchases from a Canadian site will not be factored into your Part D deductible. Nor do any Part D plans have arrangements with Canadian pharmacies with respect to co-pays.

Both claim thousands of participating pharmacies. AARP also offers a drug discount card to members. It can be accessed at [www.aarp-pharmacy.com](http://www.aarp-pharmacy.com).

Your doctor, local health clinic, and/or pharmacy should be able to steer you to a discount card program or source – and hopefully tell you which may be best for you. In most cases, you are not limited to getting one discount card. For example, you can have cards for more than one drug store chain. You can not, however, get multiple cards that will then deepen the discount you get on a particular drug.

Lastly, beware of scam drug discount cards. Don't sign up for any over the phone or via spam e-mail.

#### Check out patient assistance programs.

The largest of these are sponsored by the companies that make brand-name drugs. Virtually every major drug maker has an assistance program. All are income-restricted – that is, your income must be below a certain level (generally around \$20,000 for a family) to qualify. They are very generous if you do qualify. In most cases, you can get medicines *for free* if you have no coverage.



Be aware: the qualification process has been streamlined but can still be demanding. For example, you have to provide proof of income and assets. Collecting and organizing such information can take hours.

Four good Web sites can help you find an assistance program. One ([www.rxsist.org](http://www.rxsist.org)) is sponsored by a group called Volunteers in Health Care, affiliated with the Brown University Center for Primary Care and Prevention. Another ([www.pparx.org](http://www.pparx.org)) is sponsored by the

Partnership for Prescription Assistance (PPA), which is financed by drug companies and their trade group, the Pharmaceutical Research and Manufacturers of America. You can also call PPA at 1-888-477-2669. The third is [www.benefitscheckuprx.org](http://www.benefitscheckuprx.org), sponsored by the National Council on Aging. And the fourth is [www.needymeds.com](http://www.needymeds.com).

Note that all the prescription drug assistance programs are now coordinated with the Medicare Part D benefit. None of them will offer you free or

## DRUG PRICES COMPARED – PART 1

These prices were obtained in the summer of 2006. They are examples taken at a point in time and may not reflect current prices in your area (or nationwide) at the stores or online pharmacies mentioned.

Drug	Large Pharmacy Chain <sup>1</sup>	Large Local Food Store <sup>1</sup>	Medium Size Independent Pharmacy <sup>1</sup>	Drugstore.com <sup>2</sup>	Costco.com <sup>2</sup>	Pharmacy-online.ca (Canadian site) <sup>2</sup>
Lipitor 20mg, 30 pills	\$141	\$139	\$119	\$103	\$104	\$54
Zoloft 50mg, 30 pills	\$106	\$107	\$94	\$76	\$78	\$48
Fosamax 70mg, 4 pills (month's supply)	\$99	\$93	\$88	\$77	\$71	\$34
Nexium 40mg, 30 pills	\$176	\$161	\$157	\$137	\$132	\$81

Note: All prices were rounded to the nearest dollar. (1) Prices from three stores all located in one city in a state in the Northeast. (2) These are online pharmacies. Prices do not include shipping and handling, which was between \$6 and \$13 for standard mail and \$11 and \$30 for two-day or overnight.

## DRUG PRICES COMPARED — PART 2

Presented below is the combined median cost for a 30-day supply of five common prescription generic drugs at pharmacies across the country. The overall median cost for the major pharmacy types is also presented. This table is adapted from one that appears in the November 2006 issue of *Consumer Reports* magazine. Drug prices are from June 29, 2006 to August 3, 2006.

Pharmacy	Median Cost for Five Sample Generic Drugs <sup>1</sup>
ALL ONLINE INTERNET PHARMACIES <sup>2</sup>	\$104
Costco.com	\$52
Albertsons.com (Savon Pharmacy)	\$95
Drugstore.com	\$100
CVS.com	\$101
Familymeds.com	\$107
Drugsourceinc.com	\$110
Walgreens.com	\$134
Teldrug.com	\$228
ALL MASS MERCHANTS <sup>3</sup>	\$105
Costco	\$48
Wal-Mart <sup>4</sup>	\$104
Target <sup>4</sup>	\$106
Shopko	\$123
ALL DRUGSTORE CHAINS <sup>3</sup>	\$157
CVS	\$116
Walgreens	\$157
Rite-Aid	\$162
ALL INDEPENDENT PHARMACIES <sup>5</sup>	\$121
ALL SUPERMARKETS <sup>3</sup>	\$138
Kroger	\$138
Safeway	\$138
Albertson's	\$142

(1) The five drugs were fluoxetine (generic Prozac, used to treat depression); lisinopril (generic Prinivil, used to treat high blood pressure and heart disease); lovastatin (generic Mevacor, used to treat elevated cholesterol); metformin (generic Glucophage, used to treat diabetes); and warfarin (generic Coumadin, used to treat or prevent blood clots). (2) Eight were checked and all are listed below. Some shipping charges included. Costco.com and Walgreens.com could not fill 30 day supplies for all five drugs so the lowest possible price for a slightly larger numbers of pills was calculated. (3) Twelve were checked for each mass merchant, drugstore chain and supermarket, in diverse geographical areas around the U.S. (4) Reflects prices before these two companies announced programs to sell some generics at \$4 for a 30-day supply. (5) Fifteen were checked at random around the country. Prices ranged quite widely, from \$82 to \$296.

subsidized drugs if you are in a Part D plan and have not yet fallen into the donut hole. And restrictions may apply when you are in the donut hole.

Another kind of assistance program helps low and middle-income patients with specific conditions (such as cancer, HIV/AIDS) pay for their medicines. The best way to find these charitable programs is through disease support organizations that help patients cope with their illnesses. A useful list can be found at [www.medicarerights.org/drughelp.html](http://www.medicarerights.org/drughelp.html). Click on “help paying for prescription drugs” and then on “national drug assistance programs.”

**Shop locally.** With prescription in hand, call or visit three pharmacies in your area and ask them what the drug will cost you. Tell them you will be paying the full cost out-of-pocket. Be sure to include at least one large discount store (such as Costco, Sam’s, Wal-Mart, or Target); prices for drugs at these stores are sometimes (but not always) much lower. And Wal-Mart and Target in September 2006 announced programs to sell generic drugs for a set \$4 per 30-day prescription (to all comers, insured or uninsured). Both company programs will expand nationwide in 2007.

The next step is to either buy at the lowest price store or, if you have a preferred or most-convenient store, ask them to match the lowest price you found. In many cases, stores will accommodate this request, especially if you live in the neighborhood.

**Shop online.** Online pharmacies generally sell drugs for less, sometimes substantially less (35% or more). Shopping on the Web is one of the best and easiest ways to compare drug prices and save money on your medicines.

There are many U.S.-based sites, including those sponsored by the major



pharmacy chains. *You don't have to use a Canadian or international Web site to save money.* (See "Buying Canadian or Beyond" on page 5.) Also, you can pretty easily avoid fly-by-night sites, where your risk of getting counterfeit or tainted drugs rises. Namely, don't use any site that does not have the "VIPPS" seal. VIPPS stands for Verified Internet Pharmacy Practice Site. The National Association of Boards of Pharmacy awards the VIPPS seal.

Also, don't buy drugs from sites that send you spam email.

One safe strategy is to stick with the largest and most well known Internet sites, such as [drugstore.com](http://drugstore.com), [family-meds.com](http://family-meds.com), [homemed.com](http://homemed.com), [walgreens.com](http://walgreens.com), [cvs.com](http://cvs.com), and [costco.com](http://costco.com). But it can be worth it to venture beyond that, to smaller vendors such as [smartchoice](http://smartchoice) or [drugstore.com](http://drugstore.com).

Many people hesitate to buy their medicines over the Internet because they don't understand how it works. It's pretty simple. You either fax them your prescription or ask your doctor to email his prescription directly to the

online pharmacy of your choice. Pharmacists verify the prescription, calling the doctor if necessary, just as in a drug store. You'll also be asked by the online pharmacy to register and give them your doctor's name(s). The medicines are then mailed to you if the online pharmacy is only that and has no actual "brick and mortar" stores. If you buy online from one of the major national or regional pharmacy chains you may be able to pick your prescription up from the store.

Online pharmacies are particularly convenient if you take one, two or more medicines regularly – for a

chronic illness, for example. They are less useful for people who only need occasional prescriptions.

#### **Check out rebate or coupon programs.**

Many brand-name drug companies offer coupons, free samples, or rebates if you buy their drugs. Generally, these programs are run through Web sites for individual drugs. You can find out if your drug has such a site by plugging its name into an Internet search engine or just type in [www.nameofdrug.com](http://www.nameofdrug.com). (For example, [www.lipitor.com](http://www.lipitor.com).) Generally, such sites only offer one-time savings for people who are seeking to fill a new prescription.

If you take prescribed medications only occasionally – for an infection, for example – it may be worth it to check to see if any freebies are available.

**Check out Bid for Rx.** This is a new Web site ([www.bidforrx.com](http://www.bidforrx.com)) that allows pharmacies to compete to fill prescriptions for individual patients. Some 120 pharmacies now participate. It's fairly easy to use. You have to register first and give contact numbers for your doctor. You can then post the name and dosage of the drug you wish to purchase and the pharmacies bid a price within 72 hours. They can not see each others' bids. You then screen the bids and select one. The drug is mailed to you or you can pick it up if the pharmacy is local.

## THE SHOPPER'S GUIDE TO PRESCRIPTION DRUGS SERIES

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