



EXTRA!

30-DAY vs 90-DAY DRUG SUPPLY

Recently you received the *Winter 2016* issue of the *Aetna Retiree Connection* in which an article explained that a 90-day supply of a drug (mail order or retail) was not always a better deal than three 30-day supplies. To determine which option is more favorable, you can always go through the math and compare the two calculated results. In this article we present a simpler, more convenient way to decide between the two options.

Medicare Standard Rx Plan

Under this plan the choice is easy. As the article explained, since the Standard Rx plan uses co-pays for both retail and mail order, a 90-day prescription will cost you two copays instead of the three required for three 30-day prescriptions. So a 90-day prescription (vs. three 30-days) will always cost less.

Medicare Rx Plus Plan

1. If your deductible has been met, the following table applies:

Tier	Break Point for 30-Day Supply Price
1	\$50
2	\$80
3	\$71.43

- a. If the price of the 30-day supply is **less than** the Break Point, buying one or more 30-day supplies is to your cost advantage. If there are volume discounts, a 60-day supply would be even more advantageous as well as more convenient.
- b. If the 30-day supply price is **more than** the Break Point, buying a 90-day supply is in the end the cheaper alternative and most convenient.
- c. If the price is right at the Break Point, the two choices are financially equivalent.

2. If you have not yet met your deductible (and won't meet it with this purchase), then you will be paying the total cost of the prescription in either case. Thus, there is no financial advantage in buying one or more 30-day supplies vs. a 90-day supply, unless there are volume discounts being offered.
3. If you have not yet met your deductible and the 90-day supply option would cause your deduction to be met, then the comparison of a 90-day supply and one or more 30-day supplies becomes too complex to generalize in a simple way.
4. If there is any doubt in your mind on your options, you might ask your pharmacist to determine your cost for 30- vs. 60- vs. 90-day supplies, provided sufficient prescription plan information is available. Based on the answer, you may then need to ask your doctor to modify your prescription.
5. The Break Points shown above are based on the parameters shown below. If the parameters change in the future, the Break Points would, of course, also change.

Tier	Coinsurance	90-Day Copay
1	20%	\$30
2	25%	\$60
3	35%	\$75

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We welcome your comments, questions, ideas and letters to the editor. See mail and website addresses on page 1.

Marilyn Wilson, Editor