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# Partnering for Savings

Are you fulfilling all of your “Service Package” responsibilities for your Senior customers? As United American’s personal service Agent, a huge responsibility is to educate customers not only on insurance issues, but also on ways to save money on prescription medications and other health-related products. With many Seniors confused about where the Medicare prescription drug program is heading, you can offer a simple, inexpensive, and optional solution through UA Partners® (see pgs. 6-7), as well as other valuable savings. Transmitting your knowledge of how to access UA’s full “Service Package” is why customers also buy YOU – and you are worth it!

According to the Henry J. Kaiser Family Foundation, Seniors fill an average of 23 prescriptions annually. The average annual cost of these prescriptions rose from \$1,610 in 2000 to \$2,322 in 2003. Average out of pocket prescription spending for Seniors grew from \$644 to \$999 during that same period — that’s a substantial 55% increase in drug expenses – especially for cost-conscious Seniors on Social Security. Even more daunting, according to the Centers for Medicare and Medicaid Services, the cost is expected to rise to \$3,000 by 2006 – an 86% increase over 2000’s prices.

Presently, Seniors can apply for relief through a Medicare-approved drug discount card, but this is only in effect through the end of 2005, when the program completely terminates. Even if the program was not slated to discontinue, the federal government survey shows consumers can save only 10 to 17 percent off national retail brand-name prices using this type of card. UA’s Partners card, however, can improve on that and save Seniors an average of 23 percent on their prescription brand-name medications. In fact, independent discount drug programs are so important that the Fall 2004 issue of Kiplinger’s issue of *Retirement Planning* magazine specifically recommends seniors “don’t drop your other cards”.

The best help you can offer is to teach your Seniors to shop smart for a personal UA Agent who can help Seniors access the vast array of savings within UA’s “Service Package.” According to Vernon L. Williams, author of *425 Ways to Stretch Your Dollar*, Seniors can save significantly by ordering generic medications. Your customers need not fear that generics aren’t as “good” as brand name drugs. According to The Center for Drug Evaluation and Research, a generic drug is a copy that is the same as a brand-name drug in dosage, safety, strength, administration, quality, performance, and intended use. Generics cost less because these manufacturers don’t have the investment costs of the drug’s original developer. Once the original manufacturer’s patent runs out, other manufacturers can sell the same product, but for far, far less. Not all drugs have generic equivalents available, but your “Service Package” responsibility is to help your customers understand how to utilize generics whenever possible. Are you educating them on this important point? Of course, each person should only choose any medication, generic or otherwise, after first consulting their physician.

Seniors save even more if they order maintenance medications by mail. According to Williams, mail order generally can save customers 10 to 15 percent. Seniors already attempt to access Canadian drugs by mail, so many are familiar with this concept. Unfortunately, Canadian pharmacies’ supplies from the US have recently been reduced dramatically and ordering Canadian drugs is prohibited by the federal government. Why should Seniors risk breaking the law when they can work with one of the best programs available in our own country?

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