



# Medication

## Saving costs without loss of quality

### The concept in a nutshell

Medicative treatments can be very expensive. What can you do concretely to save on medication costs without compromising the quality of the treatment?

The Swiss federal law on health insurance (KVG/LAMal) stipulates that insured persons shall participate financially in the costs of the medication they receive. The amount of the cost share is 10% or 20%, depending on the price of the medication. Specifically, this means that more expensive medication of the same active ingredient group usually include the higher cost share of 20%. However, only 15% will be charged to the maximum annual contribution of cost sharing for insured persons (adults CHF 700, children CHF 350).

Did you know that about 30% of prescribed medication is thrown away unused? This can be the case, for example, if you have received a giant size pack and only need to take the medication over a short period of time. Even if the treatment ends prematurely, the costs must be borne – by you or by CONCORDIA.

Have your medication sent to your home by a mail order pharmacy and take advantage of special discounts. Furthermore, mail order pharmacies often offer additional services, for example providing advice when you need to take your new medication.

### What can you do?

Equally effective – simply cheaper. You yourself can influence your medication costs in very different ways.

- Ask your doctor for imitation products, known also as generic products, if he prescribes new medication for you. Generic products contain the same active ingredients as original preparations and meet the same safety and quality requirements. However, they are on average 25% cheaper. That is why your cost share is only 10%.
- If you receive a new prescription for a medication, first get a small pack – even if long-term medication is intended. When you are sure that you tolerate the medication and it works well, switch to a giant size pack, which is usually most advantageous.
- Obtain your prescription medication from a mail order pharmacy. CONCORDIA has arranged discounts of up to 15% for you with such pharmacies. In addition, there are no fees for the medication check and the pharmacy flat charge.

## Here is how you can find out more

concordiaMed

concordiaMed, CONCORDIA's 24-hour health consultancy, will be happy to answer any further questions you may have. **+41 41 210 02 50**

CONCORDIA

Tips for saving when **obtaining medication**  
Online **generic and medication search**

*zur Rose*

Mail order pharmacy **Zur Rose**: ordering medication online and saving

xtrapharm  
Die Versandapotheke mit xtra-Leistungen

Mail order pharmacy **xtrapharm**: ordering medication online and saving



Do you have any questions? Write to us. You can reach us at **healthcompass@concordia.ch**.

My notes

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**CONCORDIA**

Bound by trust

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