

# Save money on your medicines

## Drugs Payment Scheme (DPS)

Under the Drugs Payment Scheme, an individual or family in Ireland only has to pay a maximum amount monthly for approved prescribed drugs, medicines and certain appliances for use by that person or his or her family in that month. The amount is determined by the government. Unfortunately the threshold has been increased dramatically in recent years and at the moment is €120 (as of January 2010). Anyone ordinarily resident in Ireland can apply to join the scheme, regardless of family, financial circumstances or nationality

The definition of a family for this scheme is an adult, their spouse, and any children under 18 years. Dependents over 18 years and under 23 years who are in full time education may also be included. Forms are available in Whelehans Pharmacy and we can do an emergency registration in a case where you are commenced on expensive medication and you don't have a DPS card. The DPS card must be renewed every 5 years, a renewal form is sent to your home so you should inform your local primary care unit if your address has changed. The phone number for the Westmeath primary care unit is 04493 84449

It should be noted that along with prescription medication, certain over the counter medication is available on the DPS with a **valid** doctor's prescription. Ask your Whelehans pharmacist for more details.

## Long Term illness Scheme (LTI)

If you have certain long-term illnesses or disabilities, you may apply to join the Long Term Illness Scheme and you will be supplied with a Long Term Illness book. This allows you to get drugs, medicines, and medical and surgical appliances directly related to the treatment of your illness, free of charge. It does not depend on income or other circumstances and is separate from the Medical Card and GP Visit Card Scheme.

You qualify if you have one of the following illnesses or disabilities: Acute Leukaemia, Cerebral Palsy, Cystic Fibrosis, Diabetes Insipidus, Diabetes Mellitus, Epilepsy, Haemophilia, Hydrocephalus, Mental handicap, Mental Illness (in a person under 16), Multiple Sclerosis, Muscular Dystrophies, Parkinsonism, Phenylketonuria, Spina Bifida, and Conditions arising from the use of Thalidomide. The application form for the LTI is available in Whelehans Pharmacy or can be obtained from your local health centre.

## Claim your tax back

You can get tax relief on medical expenses including prescription medication. You will be surprised how much of a refund you are due! You simply need to fill out a Med 1 form which is available on at [www.revenue.ie](http://www.revenue.ie). You can pick up a Med 1 form in Whelehans and we can show you how to fill it out.

A claim for tax relief must be made within 4 years after the end of the tax year to which the claim relates. Therefore, if you have not claimed tax back for health expenses in the

last four years you can do so now. From 2009 onwards, the revenue allows an individual to claim 20% of your medical expenses back (after an excess of €125). Prior to 2009, you were allowed claim 40% back if your income entered the higher tax bracket. You do not have to send medical receipts with your claim but the revenue do look for receipts in certain cases as part of their audit process. Therefore, you should only claim for expenses that you have receipts for as the revenue may subsequently ask you to validate your claim with receipts.

### **Ask for a generic!**

Many prescription medicines have an identical generic substitute available. Generics contain the same drug but can be significantly less expensive. In Whelehans we carry generic equivalents of all off patent prescription medication so ask the pharmacist if there is a generic available. Further good news is that generic medicines are due to become even better value in September as all generic medicines in Ireland are due reduce in price by at least 40%.

### **Save money on Over the Counter medicines**

What many people do not realise is that many popular over the counter medicines have equally effective and less expensive generic equivalents available. Unfortunately not all pharmacies stock these more affordable brands. In Whelehans we stock over 20 generic equivalent brands. Some of these generics are half the price of the original brand. For example, Lamisil<sup>®</sup> cream is a popular over the counter medicine used to treat athlete's foot. A generic version of lamisil<sup>®</sup> called Lanafine<sup>®</sup> AFR cream is half the price. It has the exact same active ingredient and like lamisil<sup>®</sup> will clear up athlete's foot within a few days. Choosing Acic<sup>®</sup> cream instead of Zovirax<sup>®</sup> cream for cold sores will save you €3 and it has the same active ingredient. Less expensive generics are available for many well recognised over the counter medicines such as Motilium<sup>®</sup>, Solpadeine<sup>®</sup>, Panadol<sup>®</sup>, Zantac<sup>®</sup> and Nizoral<sup>®</sup>. International reports have suggested that Irish people have been slower to move from branded to non-branded products. However, the recent slowdown is changing our attitude and people are becoming more price conscious. All medicines, both branded and unbranded, go through the exact same quality control and evaluation process before being allowed on the Irish market.

### **Always check with a healthcare professional**

Over the counter medicines are not intended for long term use. Long term use of over the counter medicines can cause serious health problems. Always check with your pharmacist before purchasing an over the counter medicine to ensure it is appropriate for you. Many over the counter medicines should not be taken if you suffer from certain medical conditions. For example, Nurofen<sup>®</sup> painkiller should not be taken by asthmatics, people with stomach ulcers and people with high blood pressure and heart problems. Many over the counter medicines also interact with prescription medicines so you must always inform the pharmacist what prescription medicine you are taking. If an over the counter medicine is not clearing up the problem you are using it for, then you will need to get checked by your GP.

For comprehensive and free health advice and information call in to Whelehans, log on to [www.whelehans.ie](http://www.whelehans.ie) or dial 04493 34591. You can also e-mail queries to [info@whelehans.ie](mailto:info@whelehans.ie).