# Generic Copay Incentive (GCI) Product Overview and FAQ

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**Description:** Information about Generic Copay Incentive (GCI) that identifies members on a select list of single source brands which have generic alternatives available and identifies members on select list of multi-source brands that have a generic equivalent available.

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| Member Benefits |

* Letters and emails are sent to members monthly to encourage the member to talk to their doctor about switching to a lower cost generic. The letter includes the current brand name and the generic(s) available.
* Members also get the added benefit of being able to try their recommended generic alternative/equivalent at no cost to them, as an incentive to switch to generic medication.
* Save money by using lower cost generic alternatives and the copay for the first fill is waived.
* Maximize savings by filling generic in 90-day supply at mail service.
* Generic drugs are approved by the U.S. FDA and are as effective as brand name medications.

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| Frequently Asked Questions and Answers |

Utilize as needed:

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| **#** | **Question** | **Answer** |
| **1** | **Are generics safe and effective?** | Generic drugs approved by the United States FDA are safe and as effective as brand name medications. Generic drug prices have decreased more than 20% in the last year. |
| **2** | **What is the difference between a generic equivalent and a generic alternative?** | A generic equivalent basically has the same ingredients and therapeutic effects as a brand name drug.  **Example is Lipitor**: The brand drug’s generic equivalent is Atorvastatin. A generic alternative is when a brand name drug does not have an equivalent generic substitute but does has a generic alternative in the same class.  **Example:** Brand name drug Bystolic has the following generic alternatives: Acebutolol & Atenolol.  The number of free refills is subject to client’s program set up. |
| **3** | **Do generics cost less because they are lower quality?** | No, Generic medications are less expensive because generic manufacturers do not have the large investment costs of the original developer. |
| **4** | **Are generics manufactured in substandard facilities?** | No, Generic firms have facilities that are FDA-inspected just as brand-name facilities. |
| **5** | **Are generic medicines only available for a specific condition?** | No, the FDA has approved more than 10,000 generic medications for use in treating many conditions. There is likely to be one available to help you obtain lower-cost, effective treatment. |
| **6** | **How can I get the generic alternative for my brand name medications?** | Contact your doctor and ask if the suggested generic alternative would work for you. |
| **7** | **Can I stop receiving these letters/notices?** | There is not a way to suppress a member’s GCI letters/notices at this time. |

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| Barriers/Objections |

Utilize as needed:

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| **#** | **Question/Statement** | **Answer** |
| **1** | **Generic alternative will not work the same as current brand drug.** | Generics offer quality, safe and effective treatment options that have no clinically meaningful difference from their branded reference product. I encourage you to speak to your doctor regarding your concerns. I can also let you speak to one of our pharmacists. They will be able to answer any additional questions. |

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| Related Documents |

[Customer Care Abbreviations and Definitions and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606)

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