

Over the counter drugs

OTC vs. Prescription: What's the Difference?

All drugs, including OTC medications, are regulated by the U.S. Food and Drug Administration (FDA). In fact, some OTC medications are identical to prescription drugs, except that they generally contain a lower dosage of the same active ingredient compared to the prescription variety. OTC medications are designed for conditions that are easy to self-diagnose, and may be more cost-effective than prescription drugs, depending on the medical condition. Herbal products are also available OTC but are not regulated by the FDA. Ask your doctor if herbal products are right for you.

What can I expect from an OTC medication?

In general, OTC drugs are used for one of the following:

- **Symptom relief** – Many OTC drugs, including pain relievers, decongestants, and laxatives, can be used for temporary relief of symptoms of minor conditions, such as headaches, colds, and constipation.
- **Treatment of minor conditions** – There are thousands of OTC products available to treat common ailments. This can be confusing. Some OTC drugs offer more than symptom relief, providing safe and effective treatment for conditions that are easy to self-diagnose. However, certain conditions may be difficult to self-diagnose at first and require confirmation by a doctor. To avoid side effects or drug interactions, always tell your doctor about every medication you are taking.

Does my insurance cover OTC medications?

While OTC medications are not covered by your insurance, they can, in some cases, cost you less than your prescription drug co-payment or coinsurance. Prices for OTC medications can vary widely from pharmacy to pharmacy. We suggest that you shop around your local pharmacies to obtain the best price.

Is non-prescription (OTC) medication as strong and effective as my prescription medication?

If you decide to try a non-prescription medication, talk to your doctor or pharmacist about the most economical way to purchase the drug and the appropriate dosing that matches your prescription strength brand.

If you're like most people, you rely on a wide variety of non-prescription medications to treat many minor ailments. OTC medications are safe and effective - when used according to directions - and are generally less expensive than prescription drug medications.



Label Guide:

To make reading the label easier, here are some items you will find on the OTC medication package:

- **Generic name** – The technical, or chemical, name for the medication.
- **Indication** – Explains the purpose of the medication, such as relieving heartburn or treating acne.
- **Ingredients** – A list of the contents of the medication, including active, and possibly inactive, ingredients (e.g., flavors).
- **Dosing** – Notes the amount, frequency, and other instructions for taking the medication.
- **Warning** – Alerts people with certain medical conditions not to take the OTC medication; advises when to stop taking the medication and see a doctor.
- **Contraindications** – Indicate any medical condition that makes use of the drug undesirable or inappropriate (i.e., may cause adverse effects).
- **Side effects** – Temporary symptoms or adverse reactions that may occur as a result of taking the medication. If side effects or adverse reactions persist or are serious, contact your doctor or pharmacist immediately.
- **Expiration date** – The date after which the full potency or effectiveness of the medication no longer can be assured.

Time for a Medicine Cabinet Checkup?

Stocking up on certain OTC medications can be a good idea. Here are some tips to help you keep your medicine cabinet healthy:

- Familiarize yourself with the contents of your medicine supply at least once a year.
- Always store medications in a cool, dry place.
- Check the expiration date and throw away any medications that have expired.
- Keep all medications in their original containers to prevent taking the wrong medicine.

Drug Interactions:

Don't Mix and Match Medications

When using an OTC medication, it is important to be sure that it will not interact with any other drugs that you are taking at the same time. While most interactions are mild and relatively uncommon, they can occasionally cause side effects or decrease the effectiveness of a medication.

Guidelines to prevent drug interactions

- Avoid alcohol if you are taking OTC antihistamines or drugs that treat insomnia.
- Do not use OTC drugs that treat insomnia if you are taking prescription sedatives or tranquilizers.
- Check with your doctor before using products that contain aspirin if you are taking a prescription blood thinner or if you have diabetes, gout, or arthritis.
- Do not use cough, cold or weight-control medicines with the ingredient phenylpropanolamine (PPA) if you are using a nasal decongestant.
- Do not use a nasal decongestant if you are taking a prescription monoamine oxidase inhibitor (MAOI), a type of drug used to treat depression, psychiatric/emotional conditions and Parkinson's disease, or for two weeks after stopping use of the MAOI. If you are uncertain whether your prescription drug contains an MAOI, consult a healthcare professional before using an OTC product.
- Check with your doctor or pharmacist before taking any OTC herbal supplements if you are taking any prescription medications.

Disclaimer: This is for informational purposes only and should not be taken as medical advice. Any specific questions should be directed to your physician or pharmacist.