Optum Rx®

Generic medication

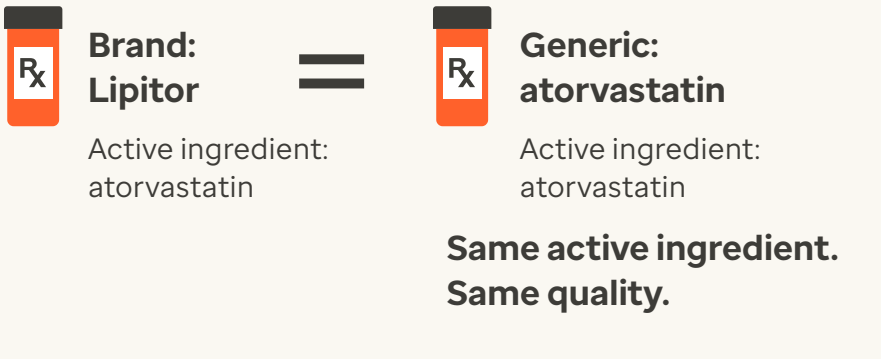
Pay for the medication, not the name

Generic drugs are safe and effective. Plus, they can cost less than their brand-name counterparts. When you need a prescription, ask your doctor or pharmacist if a generic could work for you.

Seven things to know

1. What is a generic medication?

A generic medication has the same active ingredient(s) as a brand-name medication. An active ingredient is what makes the medication work. For example, Liptor® and its generic both contain atorvastatin, which lowers the amount of bad cholesterol in the blood. Brand-name medications are often protected by a patent. When the patent ends, drug companies can apply to the U.S. Food and Drug Administration (FDA) to begin making generic versions of the medication.



2. Will a generic medication work the same as the brand?

Yes. Generics are copies of brand-name medications. They have also been tested and approved by the FDA. Drug companies must prove their generic medications are the same as the brand-name medication, including:

- What it treats
- The way it is taken
- How well it works

Did you know?

In the U.S. 90% of prescriptions filled are for generic drugs.[1]

[1] FDA, https://www.fda.gov/drugs/buying-using-medicine-safely/generic-drugs. Accessed on January 22, 2026

3. Are generic medications safe?

Yes. The FDA has strict guidelines for generics. They must be made of the same active ingredients. They must also have the same medical result. The FDA monitors drug quality, even after generics have been approved.

4. Could a generic medication look different than the brand?

Yes. Generic medications may have a different shape or color than the brand. The shape or color does not affect how the medication works.

5. Can I save money by using a generic?

Most of the time, a generic medication costs less than the brand. Makers of generic drugs don't have the high up-front costs to create a new drug. You may also save through a lower copay. However, there may be times when a generic costs more than a brand. The easiest way to compare brand and generic medication prices is to use the Drug Pricing tool at **optumrx.com.**

6. Does every brand-name drug have a generic counterpart?

No. Not every brand-name drug has a generic equivalent. A generic version can only be created after the brand-name drug's patent expires, which typically lasts for 20 years from the date of filing. During this period, no other company can produce a generic version of the drug.

7. How much can I save?

It depends on the cost of the drug and your plan's out-of-pocket costs. Generics will often cost less. Use the Drug Pricing Tool to find out what your savings could be.

Learn more

Talk with your doctor, pharmacist or other health care provider to learn more about generics. The FDA also has helpful information. They can be reached at:

1-888-463-6332 **druginfo@fda.hhs.gov** **fda.gov**

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