

Generic Drug Uptake Trends

When generics enter the market, coverage and access shift across payers

Key Trends in First Generic Coverage Across Payers

01

Commercial Plans Move Faster

Commercial insurers typically adopt first generics within months, offering manufacturers quicker market traction.

02

Medicare Takes a Longer View

While Medicare plans drop branded drugs quickly, they may take a multi-year approach to fully integrate generics into formularies—slowing uptake despite policy incentives like the Inflation Reduction Act.

03

Generics Outpace Biosimilars

First generics enjoy smoother coverage decisions due to lower clinical complexity and higher payer confidence in small molecule drugs.

04

Coverage doesn't guarantee access

Even when generics are favored on formularies, commercial plans often apply heavy restrictions (e.g., prior authorization, step therapy), complicating real-world access.

Strategic Implications

Expect faster commercial adoption

but slower Medicare integration.

Payers are increasingly balancing

cost savings with clinical oversight,

making formulary access

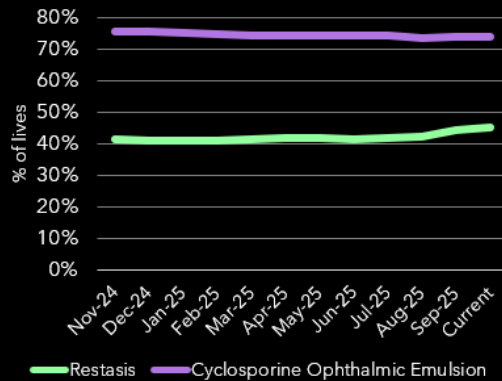
a multi-dimensional challenge.

Real-World Coverage Patterns - Restasis & Victoza Case Studies

● **Brand:** Nov 2024 - Sep 2025
 ● **Generic:** Nov 2024 - Sep 2025

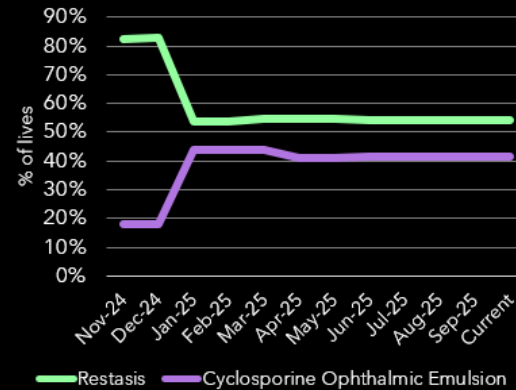
Coverage decisions vary not just by payer, but by drug type and restriction strategy. Generics don't always mean easier access.

Commercial - Restasis vs Generic



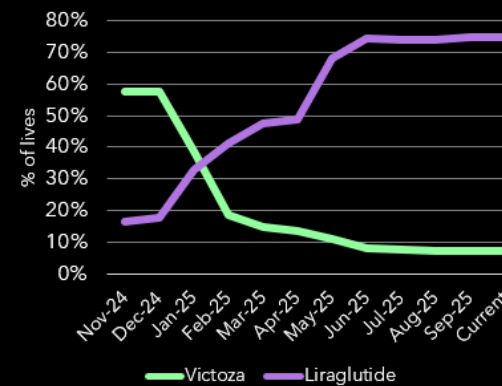
Swift generic adoption with coverage nearly double that of the brand. However, over 30% of generic lives face access restrictions.

Medicare - Restasis vs Generic



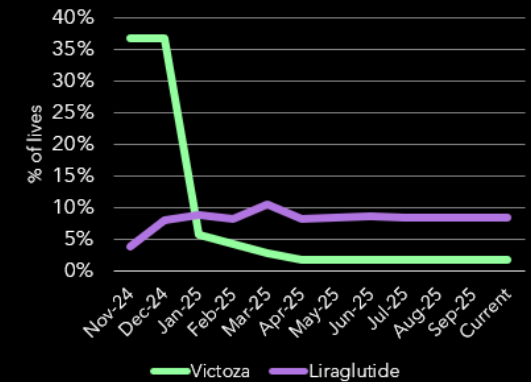
Coverage changes began months later, in early 2025. Generic coverage still trails brand preference, though both face minimal restrictions (<1% of covered lives).

Commercial - Victoza vs Generic



Rapid formulary shifts toward generics, but both brand and generic face heavy restrictions—over 40% of covered lives with prior authorization and step therapy. Notably, generics face even more barriers.

Medicare - Victoza vs Generic



Generic uptake remains slow. Nearly 30% of covered lives face restrictions for the generic, while the brand is less restricted.

Learn more about the impact of generics in Clarivate's DRG Fingertip foundations products [here](#).

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