

# 5 WAYS TO SAVE

## ON PRESCRIPTION DRUGS



When your doctor prescribes a medication that can resolve a health issue, it can be a relief — yet medication costs can also add up, even if you have prescription plan coverage. These tips and strategies may help minimize your prescription drug costs.

### 1. Use In-network Pharmacies

Start by knowing which pharmacies are in-network for your insurance plan. If you select an out-of-network pharmacy, you may end up paying the full retail price for prescriptions instead of your health plan's negotiated copay or coinsurance. Also, price check your medications at in network pharmacies. Different pharmacies can have varying prices for the same medication. So, ask about your cost before you fill your prescription.

### 2. Ask for generics when you can

Generic drugs contain the same active ingredients as brand drugs, and they are typically much cheaper. On average generic medications save 30% to 80% compared to brand-name. If you're currently taking a brand-name drug, ask your doctor or pharmacist about switching to a generic. Or, if you get a new prescription for an illness or condition, ask your doctor if the prescription can be substituted for a generic medication.

### 3. Consider 90-day supplies

For medications you take long-term to manage things like blood pressure, mental health or allergies, ask your doctor for a prescription for 90 days instead of 30 days.

If you buy medication in bulk, you can save money. You may pay more up front, but it ends up costing less per day and saves you trips to the pharmacy. Many health plans use mail-order for 90 day supplies and others give you the option to pick up 90 day prescriptions at the retail pharmacy. So if you're currently getting 30-day supplies, see if you can increase it to 90 days.

### 4. Use coupons or discount sites (i.e. GoodRx)

If your doctor prescribes a prescription drug that is expensive or that is not included on your health plan's list of covered medications, you might find that online pharmacies offer discounts compared to a retail pharmacy. Go to the online pharmacy, type in your medications and see what deals are available. You may be able to print coupons, save them to your phone, or access them at checkout using a free discount card. Be sure to check your medical plan's drug pricing to ensure you get the best price

### 5. Ask about patient assistance programs

Some drug companies offer patient assistance programs to help with the cost of expensive medications. Check with your doctor or pharmacist about available programs. Healthcare providers are often familiar with the assistance opportunities and can provide guidance to find the right program.