

Five Ways to Save on Prescription Medications



1. Communicate

Have a conversation with your doctor - this is your chance to actively participate in your own healthcare and be a part of decisions that affect your health. When your doctor prescribes a medication, ask these important questions:

- How much does this medication cost?
- What does it do?
- What are the side effects?
- Are there other options at a lower cost we could try?
- Is there a generic version of this drug?
- Will a lifestyle change eliminate my need for this medication (weight loss, exercise, stress reduction)?
- Are there alternative or complimentary treatments other than medication (chiropractic, acupuncture, supplements, biofeedback, ice, or heat packs) that I should try?

2. GoodRX.com

Once you've come to an agreement with your doctor on a medication, pull out your phone, tablet, or computer and head to www.GoodRx.com.

GoodRx makes it easy to comparison shop. Just enter your zip code and the name of the medication you're looking for. GoodRx will provide you with a list of locations where that drug is sold in your area and compare current prices. There are also free coupons, if available.

3. Big Box Retail Stores

Call or visit the pharmacy in stores such as Target, Costco. or Walmart.

Retail stores often sell common prescription drugs at prices below wholesale just to get you in the door and entice you to buy other items. This is what they call a "loss leader." While they lose money on the prescription, they make up for it when you buy other items while you're there. Take advantage of these offers to find steep discounts on your medications.

4. 90-Day Prescription Fills

For long-term medications, ask the pharmacist if you can fill 90 days' worth of medication instead of 30. There is often a price cut for the larger quantity, and you will save on the amount of co-pays by three times. The pharmacist will contact your insurance plan to see if a 90-day refill is allowed.

5. Mail-Order

Save a trip to the pharmacy while giving your wallet a break by taking advantage of mail-order prescription services if provided by your insurance plan. Mail-order prescriptions can often save you a significant amount on your medications.

