

# 8 Simple Ways to Lower Prescription Drug Costs

Written by Stephanie Watson, National Council on Patient Information and Education (NCPIE)  
Medically Reviewed by [Lindsay Slowiczek, PharmD](#) on October 7, 2016



NCPIE focuses on medication safety issues like adherence, preventing abuse, reducing errors, and better communication.

Americans spent more than **\$309 billion** on prescription drugs in 2015, which is up 8.5 percent from the year before. The average price of brand-name drugs has risen more than **98 percent** over the last five years, according to mail-order pharmacy company Express Scripts. Today, the average person shells out nearly \$1,400 per year for prescriptions. Half a million Americans rack up more than \$50,000 per year in drug costs.

The steep price of prescription drugs isn't expected to come down any time soon, either. That's bad news for most Americans. It's even worse news for people with a serious or chronic condition, such as heart disease, diabetes, or cancer. For some, drug costs can be so high that it's hard to pay for even basic necessities like food and housing.

You can take steps to reduce the cost of your prescription drugs, though. Here are some tips to help you save money on every drug you buy.

## 1. Join an insurance or drug assistance program

Most drug manufacturers offer prescription assistance programs that provide free or low-cost medications to people who can't afford their drugs. You can search for assistance programs through RxAssist or NeedyMeds.

To qualify for assistance programs, each program has its own rules. Some common requirements are:

- Be a U.S. citizen or legal resident
- Have no or limited prescription insurance coverage
- Meet program income guidelines

You may also need to meet certain income guidelines. Each program has its own rules, however.

Although some patient assistance programs accept only people who are uninsured, others assist people who have health insurance that doesn't cover the drug they need. You may need to submit a letter from your insurance company explaining that your medication is not covered under your plan.

If you're insured but still struggle to meet the cost of your medication copays, many organizations can help. Examples include the PAN Foundation, Assistance Fund, and HealthWell Foundation. These organizations often work with specific disease advocacy groups to help people afford their medications. To learn about organizations that cover drug copays for different conditions, visit [this resource](#).

## 2. Investigate Medicare, Medicaid, and state-run programs

Depending on how much money you earn, you may qualify for extra help through Medicaid. [Medicaid](#) is a program that provides health coverage to low-income Americans. If you're older than 65 years, Medicare Savings Programs can help with the costs of your copays and prescription drug coverage. Most states also have their own programs that offer financial assistance for prescription drugs. You can search for them [here](#).

## 3. Switch to generics

The next time your healthcare provider writes you a prescription, ask if a generic version of the drug is available. Generic drugs contain the same active ingredients and work just as well as their brand-name counterparts. They can cost up to [85 percent](#) less, according to the U.S. Food and Drug Administration (FDA).

All generic drugs are required to have the same strength, dosage form (e.g., pill, liquid, etc.), and quality as the brand-name versions. The only differences are in the inactive ingredients they contain.

## 4. Review your medications

Many Americans — especially older adults — take [five or more](#) prescription medications to manage a variety of health conditions. Review a complete list of your medications with your doctor and pharmacist at least once per year to see if you still need each drug. You may be able to save money if you can cut down the number of medications you take.

Medication synchronization (or med sync) can help people who use multiple medications reduce their trips to the pharmacy and adhere to their medication regimen. In these programs, using one pharmacy for all of your prescriptions, a pharmacist reviews your ongoing prescription refills and allows you to pick them up on a single, convenient day each month. This has the added benefit of improving people's ability to take their medications on time and as prescribed.

## 5. Consider a prescription mail-order service

Many insurance companies offer a mail-order program that provides prescription delivery. They are often less expensive than your local pharmacy. These programs also provide larger supplies of medication — 60- or 90-day supplies versus 30-day supplies. Ordering by mail in larger amounts may be more convenient than driving to the pharmacy every month. Plus, having a larger supply on hand may make it easier to follow your prescribed regimen because you won't run out of medication as quickly. Many of these programs have web sites where you and your doctor can change and track your prescriptions. You can also contact the programs by phone or email.

## 6. Purchase medications online

Buying your drugs online can cut costs, but you need to be careful. Most online pharmacies don't follow U.S. pharmacy laws and practice standards. There is no guarantee that the medication you're getting is the one your doctor prescribed. It could be fake or contain dangerous ingredients such as rat poison or drywall. Some of these sites aren't real pharmacies at all —they're scams trying to steal credit card or personal information.

If you want to buy drugs online, make sure the pharmacy carries the [Verified Internet Pharmacy Practice Sites \(VIPPS\)](#) seal. The VIPPS seal means that the pharmacy complies with licensing regulations in the state where it operates. If you can, stick with pharmacies based in the United States. You can get tips for spotting suspect online pharmacies at [AwareRx](#).

To learn more about buying drugs online, visit the [National Association of Boards of Pharmacy website](#).

## 7. Compare prices and print coupons

Before you fill your prescription, compare costs at several pharmacies in your area to see which one offers the best price. [GoodRx](#) allows you do a side-by-side cost comparison of your local drug stores. You can also print coupons to cut your costs even more.

## 8. Use prescription savings cards

One example is the [FamilyWize Prescription Savings Card](#). It's accepted at more than 60,000 pharmacies nationwide and covers all FDA-approved prescription medications. The card is free to all consumers — both insured and uninsured — and provides an average savings of 42 percent on medication costs. The use of the FamilyWize Prescription Savings Card is unlimited. It does not require any personal information from the user and has no eligibility criteria.

## Article Resources

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