



Live Well, Work Well

Health and wellness tips for your work, home and life—brought to you by the insurance specialists at ONI Risk Partners

Be a Wise Health Care Consumer: Reduce Your Prescription Drug Costs

PRESCRIPTION TIPS

If you take prescription medication, you can cut costs up to 90 percent by becoming an informed consumer and using the same buying techniques that you use when shopping for other goods and services. As more individuals comparison shop for drugs, more retailers will compete to win their business, which will drive prices lower. These strategies can help you become a savvy prescription drug consumer.

Price comparisons. Drug prices are not uniform; you can save a considerable amount of money by shopping around.

Drug substitution. When your doctor prescribes a drug, ask if a cheaper alternative is available.

Bulk buying. As you may know from your everyday shopping, it's cheaper to buy in bulk. The same is true for drugs. Buying larger quantities at a time generally reduces the per-dose cost of drugs. This is especially true for generics purchased by mail.

Mail-order Pharmacies. Mail-order and Internet pharmacies offer the best deals on prescription drugs, especially for patients with chronic conditions.

Pill splitting. Many prescription drugs are available at increased dosages for similar costs as smaller dosages. Prescribing half as many higher-strength pills and having the patient split them to achieve the desired dosage can reduce the cost of some medications as much as 50 percent.

However, pill splitting is not safe for all medications. If a pill is FDA-approved for pill splitting, it will say so on the label or informational insert that comes with the prescription. The FDA recommends pills only be split if FDA-approved and after consulting with your doctor to ensure it is safe.

Over-the-counter drugs (OTC). Ask your doctor if an OTC drug will work just as well as a prescription drug. Today there are hundreds of OTC drugs that were previously only available by prescription.

Generic medications. Generic medications work as well as brand-name drugs and can cost 20 to 80 percent less. This applies for both prescriptions and OTC drugs.

Pharmaceutical company assistance programs/state drug assistance. Many drug companies and states offer drug assistance programs for the elderly, low-income and/or people with disabilities.

Medicare drug plans. Seniors can combine smart shopping techniques with the Medicare drug plan. All the information you need is available at www.Medicare.gov.

Samples. Drug companies give thousands of samples to doctors every year. Your doctor may be able to provide you with weeks' worth of the medication at no charge.

Stay on your meds. If you take medication regularly, don't skip doses or go off your meds to save money. Sticking to your medication schedule will help you avoid health complications that will cost more money in the future.

Discount prescription cards. Look into a discount card, either through a drugstore chain or a national plan. They can provide additional discounts on your prescriptions for a small monthly or annual fee.



TIPS FOR LOWERING PRESCRIPTION COSTS

The following are possible resources for helping lower your out-of-pocket costs on prescriptions:

- **RX Help Centers** is a Concierge Prescription Drug Advocacy Service designed to help individuals lower costs on expensive brand name drugs and specialty drugs. You probably will want to receive your free review if you are spending more than \$75 for any one prescription or \$100 or more per month for all your prescriptions. If you are interested contact the Rx Help Centers at the link below and see if they can significantly lower your or a family member's drug costs.

Visit: <http://rxc8290302.rxhelpcenters.com> or www.rxhelpcenters.com or call 1-866-478-9593.

- **GoodRX** compares prices and discounts from over 60,000 pharmacies in the U.S. Helps you find lowest cost by location and provides coupons to present at pharmacy for huge discounts. Go to www.goodrx.com or search "goodrx" in the app store.
- **Blink Health** provides access to one, low negotiated price on over 15,000 medications. Simply pay online before you pick up at your pharmacy to save up to 95%. Go to www.blinkhealth.com or search "blink health" in the app store.
- **Meijer Stores** (Michigan, Illinois, Indiana, Ohio, Kentucky) offers some antibiotics, pre-natal vitamins and some diabetes medicine for free. [Learn more about these free medications.](#)
- **Schnuck's Pharmacies** (Missouri, Illinois, Indiana, Wisconsin, Tennessee, Mississippi, Iowa) offers \$2 Oral Diabetes Medication, \$4 30-Day and \$10 90-Day Generic Prescriptions as well as \$9 Oral Breast Cancer Medications. [Learn more about these medications.](#)
- **Walmart / Sam's Club** offers \$4 generic drugs, but not in all states. [Get more information about Walmart drug discounts.](#)
- Talk to your doctor about switching to generic drugs or less-expensive brand-name drugs. The [Consumer Reports Best Buy Drugs \(CRBBDs\) website](#) provides reports on various [drug categories](#). Each report reviews both the prices and scientific evidence of the drugs' effectiveness. It then analyzes and compares drugs within that category to create CRBBD recommendations.