

How to Save Money on Prescription Drugs

If you have Medicare Prescription Drug Coverage:

- **Review your plan every year, and change plans if needed.** Plans change their coverage every year and your needs may have changed too. You could spend thousands more on prescriptions if you don't review your plan and change it if needed during Open Enrollment (Oct. 15th to Dec. 7th each year.)
- **Take advantage of available options in your plan.** If available in your plan, preferred pharmacies or mail order could save you money. Also check whether there are savings for 90 day fills at your retail pharmacy.
- **Apply for Extra Help.** Could you qualify for this money-saving program? Your prescription costs could be greatly reduced. If your gross income does not exceed \$1,505/mo. with resources less than \$13,820, you should qualify. Married couples whose incomes do not exceed \$2,022/mo. with resources less than \$27,600 should qualify. Only about half of your earned income is counted and monthly withdrawals from IRAs and 401ks are not counted. Your home, car, and personal possessions are not counted as resources.

HICAP can help you apply. Call 925-602-4163 or 1-800-510-2020 (from land lines only.) Or apply on-line at the Social Security website, <https://ssa.gov/>.

Saving money with or without Medicare Coverage:

Remember, you don't have to use your prescription insurance if a lower price is available. Sometimes your insurance copay is higher than what you might pay out of pocket. Things to check:

1. **Shop around and avoid chain drug stores if you are paying out of pocket.** Consumer Reports found that pharmacy chains consistently charge the most – sometimes up to 10 times more than independent pharmacies.
2. **For common generics, however, check out the generic drug programs offered by some chain pharmacies.** Rite-Aid, Walgreens, K-Mart, Wal-Mart and some other pharmacies offer hundreds of commonly prescribed generic medications for as little as \$4 for one month or \$10 for three months. Don't use your prescription plan card for these programs.
3. **Ask if this is the lowest possible price.** Some pharmacies may offer a better cash price, but only if you ask. Enter your drug and zip code into Goodrx.com to get the "fair" market price at different pharmacies. Negotiate for this price if you're quoted a higher price. This may only be possible if you don't use your insurance.
4. **Check out Costco.** You do not have to be a Costco member to get prescriptions filled there although if you are, you may gain additional savings. A Consumer Reports study showed they offered the lowest prices.
5. **Check online pharmacies, but buy only from valid, U.S.-based pharmacies displaying the VIPPS logo.** Two such pharmacies are healthwarehouse.com and xubex.com. These pharmacies offer generic and brand drugs through the mail at low prices. They cover many drugs not covered by the generic retail programs mentioned above. You can get a 90 or 180 day supply of a drug for a greatly reduced price; the price varies with the drug.
6. **Two other online pharmacy programs offer drugs through the mail at low prices for those with limited incomes:** RxOutreach is for those with income below 300% of the Federal Poverty Level. Xubex also has assistance programs for those with low incomes. Some of these programs are available for people with Medicare. See www.rxoutreach.org or www.xubex.com for details.
7. **"Reduced Rx", www.reducedrx.com/, is a new program starting 5/10/2017 at CVS offering Novolin insulins for just \$25/vial.** Walmart sells the same insulins under the Relion name for a similar price.
8. **Use a prescription discount card.** The Coast2coast card is endorsed by Contra Costa County. Needymeds.org and RxAssist.org also offer discount cards. All are free, can be used immediately by all family members, and can offer significant discounts at the pharmacy. See <http://coast2coastrx.com>, www.Needymeds.org, or www.RxAssist.org. (Note: Not all pharmacies, especially independents, may accept the card, which costs them money.)

Whether paying out of pocket or using your prescription plan:

- **Switch from brand to generic drugs, with your doctor's agreement.** Brand drugs cost many times more than generics. If your drug does not have a generic equivalent, ask your physician if there are alternative generic medications that might accomplish the same purpose as the brand drug. You could save a lot.
 - **Consumer Reports/Best Buy Drugs** compares the most common brand and generic drugs for many conditions and provides evidence-based results showing which are most effective for the lowest cost. See www.consumerreports.org/cro/health/drugs
- **Can you split your pills? Ask your physician if it's possible** to order a larger size dose and use a pill splitter to cut the tablet in half. Often, for example, a 100 mg. tablet costs little more than a 50 mg. tablet. But be sure your doctor agrees this will be safe. Not all pills can be split.
- **Ask your physician for drug samples, if available.**
- **Ask your doctor about switching between brands of similar drugs** if there is another brand that offers a Patient Assistance Program for which you may qualify. Of course, even though a different brand of a similar drug exists, it may not be right for you, so you need to work with your doctor.

Programs for saving on prescriptions:

- **Look for discounts.** Some programs will allow individuals to get a month's supply of brand drugs for free, or at a significant discount. Many manufacturers also offer discount cards and copay coupons. These are not income based and typically must be used with insurance, but usually not with Medicare. See www.Needymeds.org or www.RxAssist.org to find such discounts for your drugs.
- **Could you qualify for any pharmaceutical company Patient Assistance Programs (PAPs)?** Once qualified, a patient can get an expensive drug for little or no cost. These full PAP benefits are income based. Each drug maker sets its own rules for who qualifies. Some will disqualify anyone with Medicare. Some will allow people in the coverage gap to apply. If you apply and are disqualified, appeal. Many appeals are successful. To identify these programs, learn their rules, and apply, check www.Needymeds.org or www.RxAssist.org.
- **Could you qualify for a condition-based program?** Several programs offer help with pharmacy copays for persons with certain serious medical conditions. To qualify you must have one of the covered diagnoses, be within the income limits, and have insurance, such as Medicare. Three such programs are: CoPays.org, TheAssistanceFund.org, and MyGoodDays.org. Other diagnosis-based programs are listed on www.Needymeds.org.
- **Could you qualify for Veteran's drug coverage?** Veterans may qualify for VA drug coverage with low co-pays even if you also have other coverage. Contact the county Veteran's Service Branch at 925.313.1481.

Finally, be aware of a pitfall:

- **Beware of using on-line "Canadian" pharmacies.** They appear safe, but no agency regulates these businesses. Many websites are actually located in other countries. The drugs may be counterfeit or unsafe. And sometimes these sites are seeking to exploit your credit card information.

For safe online prescriptions, choose sites designated **VIPPS**. These are Verified Internet Pharmacy Provider Sites, verified by the National Pharmacy Board Association.

**For help, contact HICAP--Health Insurance Counseling and Advocacy Program of Contra Costa County
925-602-4163 or 1-800-510-2020 (from land lines only) or www.cchicap.org**



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