

# How to Save Money on Prescription Drugs, With or without Medicare

## If you have Medicare Prescription Drug Coverage:

- **Review your plan every year during the Annual Enrollment Period (October 15th to December 7th each year) and change plans if needed to save money.** Whether you have a Part D Prescription Plan or a Medicare Advantage Plan, failing to review and change your plan if needed could end up costing you a lot more money. Plans change their coverage and costs yearly.
- Take advantage of options in your plan. If available, 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 \$1,976/mo. single or \$2,264/mo. married and your assets are less than \$17,600 single or \$35,130 married, you should apply (figures are for 2025). See HICAP's flyer 'Extra Help Basics For Clients HICAP Date.pdf'.



## Saving money with or without a Medicare Drug Plan:



**You do not have to use your prescription insurance if you find a lower price.** Sometimes your insurance copay is higher than what you might pay out of pocket. Here are some things to check:

## Things to check:

1. Ask the pharmacist if this is the lowest possible price. Some pharmacies may offer a better cash price, but only if you ask.
2. Use prescription coupons or discount cards. Many generic drugs are available at up to 80% discounts off retail prices and may be lower than your Medicare Drug Plan co-payments. For example, check out [GoodRx.com](http://GoodRx.com), [SingleCare.com](http://SingleCare.com), [NeedyMeds.org](http://NeedyMeds.org), or Google 'Medication Discount Cards'. These offer either discount coupons on specific drugs at a specific pharmacy or a discount card for any drug.
3. For common generics, check the generic drug programs offered by some pharmacy chains. Walgreens and Wal-Mart offer hundreds of commonly prescribed generic medications at low cost. Some may have a monthly fee.
4. Costco. You do not have to be a Costco member for prescriptions. A Consumer Reports study showed they often offered the lowest prices. Online prices for members are even lower, and Costco is included in many of the coupon and discount card programs.
5. Online pharmacies. Buy only from valid, U.S. based pharmacies accredited by NABP (National Association of Boards of Pharmacy.) Examples are [Amazon.com/pharmacy](http://Amazon.com/pharmacy), [Costplusdrugs.com](http://Costplusdrugs.com), and [HealthWarehouse.com](http://HealthWarehouse.com). These pharmacies offer generic and brand drugs through the mail at lower prices for a 90 days supply. Some have membership fees which can easily be offset with savings. (See warning on page 3 about using Canadian on-line pharmacies.)
6. Limited-income online pharmacy programs offer drugs through the mail at lower prices. [RxOutreach.org](http://RxOutreach.org) is for those with incomes below 400% of the Federal Poverty Level. [Xubex.com](http://Xubex.com) has assistance programs for those with low incomes. Some of these programs are available with Medicare.



## Other tips, whether paying out of pocket or using your Medicare Prescription Drug Plan:



1. Ask your doctor to prescribe a drug available as a generic whenever possible. Generic drugs can save 80-90% compared to the brand equivalent. If your drug does not have a generic, ask your physician if there are alternative generic medications that might work for you.
2. 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. Additional tips for safe, money-saving drug purchases are also provided. For more information see [Consumerreports.org](http://Consumerreports.org).
3. Can you split your pills? Ask your physician and pharmacist if it is possible to prescribe a higher strength tablet and use a tablet splitter to cut it in half. Often a 100 mg. tablet costs the same as a



50 mg. tablet. Be sure your doctor and pharmacist agree this will be safe. Not all pills can be split. A capsule cannot be split.

4. Ask your physician for free drug samples if you take a brand drug that is not available as a generic.
5. It makes sense to seek the lowest possible cost for your drugs. At the same time, there is benefit in working with one pharmacy, especially if you have more than one physician. The pharmacy will have all your records and can look for drug interactions or other problems.

## Programs for which you need to qualify:

1. Patient Assistance Programs (PAPs) offered by pharmaceutical companies. These may be available for high-cost brand or specialty drugs. Once qualified based on income, the drug has little or no cost. Each program has different income requirements. Some programs say they exclude Medicare, however apply anyway. If you apply and are disqualified, appeal, since many appeals are successful. To identify these programs and apply, check [Needymeds.org](http://Needymeds.org) or [RxAssist.org](http://RxAssist.org) or 'Google' the drug name and manufacturer.
2. Condition-based programs offer help with pharmacy co-pays 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](http://CoPays.org), [TheAssistanceFund.org](http://TheAssistanceFund.org), and [MyGoodDays.org](http://MyGoodDays.org). Other diagnosis-based programs are listed on [Needymeds.org](http://Needymeds.org).
3. Veteran's drug coverage. Veterans may qualify for VA drug coverage with low co-pays even if you 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 non-US based pharmacies. Many websites are actually located in other countries. The drugs may be counterfeit or unsafe. Sometimes these sites are seeking to exploit your credit card information. For safe online prescriptions, choose sites accredited by NABP, the National Association of Boards of Pharmacy.

### Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

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Navigating Medicare



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