

# 15 Simple Tips to Save Money on Prescription Medications

It's no secret that we pay way more for prescription medications in the US than patients in other countries. The cost can be prohibitive, especially for uninsured and underinsured people. And this can have serious consequences. Millions of Americans don't fill their prescriptions each year simply because they can't afford them. This has been a particularly big problem for seniors, who often have a number of prescriptions.

But when the budget is tight, even one prescription—whether it's ongoing or short-term can be tough to fill. Here are some tips to save money on prescription medications to help ensure that you or your loved one can get the medication needed to treat or manage a health condition.

## How to Spend Less on Medication

1. Let your doctor know up front that you want to minimize the cost of your medications. Doctors want to work with you and help you afford what you need so that you'll follow their instructions, but they're rushed and often don't think through all the options unless you encourage them to. They also don't always have any idea what some medications costs, so you may be able to save significantly if they compare prices.
2. See if your doctor can give you some free samples to try out a medication before you fill prescriptions.
3. Ask your doctor to prescribe a generic medication if there's an equivalent one available. Generics are just as effective as brand-name medication, but they're about 80% cheaper on average.
4. Contact the drug manufacturer if there's not a generic alternative and inquire about their patient assistance programs. Most pharmaceutical companies have these to help people pay for expensive prescriptions. The savings are usually big, and sometimes you can even get the

medication for free.

5. Check with your doctor or pharmacist to see if there's an over-the-counter alternative to your prescription, as OTC medications tend to cost considerably less.
6. Ask if there's an older medication that's just as good. Newer medications are usually more expensive – especially if they're still patent-protected—but often aren't any safer or more effective.
7. Talk to your doctor about prescribing a double dose that can be split in half. A prescription that's twice as strong rarely costs twice as much. Just keep in mind that not all medications can be safely divided, so find out first from your doctor or pharmacist.
8. Contact pharmacies to ask about prices and shop around, and learn about special programs. For example, some grocery chains offer free antibiotics. Walmart, Target, and supermarket pharmacies are often cheaper than drug store pharmacies. And ask if your pharmacy has a loyalty rewards program that will help you save.
9. Get in touch with a representative from your health insurance company if they won't pay for a certain prescription to find out if there's an alternative that's covered.
10. Check magazines, newspapers, coupon websites, and medication manufacturer websites for coupons. You may find some for your specific prescription or for general savings at your pharmacy.
11. Look into discounts through AARP membership, which are often available at certain pharmacies for prescription medications not covered by Medicare Part D.
12. Ask your doctor about stopping medications that aren't working well for you. Many doctors just keep patients on medications and write additional prescriptions if the results aren't good at first, but often

there's no reason to stay on the first medication that wasn't effective enough.

13. Talk to your doctor about lifestyle changes that can help get you off certain prescriptions. For example, the right diet and enough exercise can often reduce or eliminate the need for things like cholesterol and blood pressure medication. And don't worry; there are plenty of budget-friendly healthy foods.
14. Take advantage of free checkups and health screenings for better preventive care that can help keep you off medication.
15. Don't skip doses. This may be tempting to cut back on the cost, but it's often unsafe and can interfere with how effective your treatment is.