

Paying less for prescriptions

Easy · 20 min · Free to compare

Ask for the generic, check if it's on your plan's drug list, and compare prices at a few pharmacies, since the same drug can cost very different amounts. Long-term medicine? Ask about a 90-day supply. Online, buy only from a licensed U.S. pharmacy.

YOU'LL NEED

- ☐ The exact drug name, strength and how many you take
- ☐ Your insurance card, if you have one
- ☐ A few nearby pharmacies' phone numbers

WHAT TO KNOW

- 1 Ask for the generic.** An FDA-approved generic works the same way and has the same benefits and risks as the brand name. Generics typically cost 80 to 85% less, according to FDA estimates.
- 2 No generic?** Ask your provider if there's a similar, cheaper medicine that treats the same thing.
- 3 Check your plan's drug list (formulary), which shows the drugs your plan covers.** If your drug isn't on it, ask your doctor about one that is.
- 4 Compare pharmacies.** Prices for the same drug can differ a lot from one pharmacy to the next. Michigan's consumer protection office found differences of as much as \$500. Call two or three and ask for the price, with and without insurance.
- 5 Taking it every month?** Ask about mail order. You can often get a 90-day supply and may pay a lower copay. Check with your plan first.
- 6 Still can't afford it?** Ask the drug company about its patient assistance program. NeedyMeds and RxAssist can help you find one.
- 7 Talk to your pharmacist.** They can recommend ways to save and check that your medicines are safe together.

Watch out Fake online pharmacies sell dangerous pills. A safe one always requires a prescription, lists a U.S. address and phone number, has a licensed pharmacist to answer questions and is licensed by a state board of pharmacy. Much cheaper prices than usual, prices in a foreign currency, or no prescription needed are red flags.

DAD NOTE *Never assume the first price is the price. Ask for the generic, then make two phone calls. It's the easiest money you'll save all year.*

Full lesson: aptkeys.com/body/paying-for-care/paying-less-for-prescriptions/

Checked October 3, 2026. Sources: U.S. Food and Drug Administration; Federal Trade Commission; MedlinePlus; Michigan Department of Attorney General; HealthCare.gov; Drug Enforcement Administration.