



# Tips to Lower Medication Costs

Don't pay more for your medications than you need to. The tips listed below may help you save money.



**Check your insurance plan** to see if it offers a list of “Preferred” or “Tier 1” medications which will usually cost you less.

- Don't know if your insurance has a list? Ask your pharmacist for help.
- Let your doctor know which “Preferred” or “Tier 1” medications are covered by your insurance plan.
- Check if your insurance plan covers mail order services for medications you take on a regular basis.



## Ask your doctor:

- To prescribe a 90-day rather than a 30-day supply of your medication.
- If there is a generic or less expensive medication that will work for you.
- About diet and activity to improve your health and reduce your need to take medications.



**Make a list** of all your prescription medications, over-the-counter medications, vitamins and supplements. Have your doctor and pharmacist review the list to make sure you still need to be taking them all.



## What to Know About Drug Coupons

- Coupons may lower how much you pay at the pharmacy, but your insurance company still pays the full cost of the medication. Your insurance company may pass the cost on to you by raising insurance premiums in the future.
- You may not be able to use a drug coupon depending on your insurance. For example, sometimes people with Medicare or Medicaid cannot use coupons.
- Check coupons for expiration dates.