

Americans patients want to lower their out-of-pocket costs for necessary medications, but also want assurance that the drugs they depend on are safe, untainted, and regulated to ensure quality. A smart and informed consumer can find what they need at a more affordable price and avoid serious safety and health risks that accompany purchasing imported medicine.

# **General Prescription Drug Savings Ideas**

### Talk with Your Doctor

Let your doctor know that price is an important consideration in any new medication that you receive. If they want to prescribe a brand-name drug, ask for the generic. If there is not yet a generic on the market, ask if there is another drug within the same class that does have one available. If there are no alternatives, ask if your doctor has any samples you can use to see if the medication is right for you. If this is the prescription drug you need, but it is cost prohibitive, the samples can help bridge the gap while you look for a Prescription Assistance Program (PAP)—see below!

### Talk to Your Pharmacist

If a prescription costs more than you are comfortable paying, speak with your pharmacist. Since the federal ban on gag clauses went into effect in 2019, your pharmacist can let you know about ways to lower your out-of-pocket costs including switching to a generic version of the drug, using a coupon/discount card, or not using your insurance to fill the prescription. Sometimes a prescription costs less if you pay the cash price.

### Senior Discounts

Seniors can also save money by using a coupon or a discount card. Ask your pharmacist if there is one that they recommend based on the medications that you take. Additionally, many pharmacies offer a 10% senior discount if you ask for it.

### 90-Day Prescription

You might be able to save money by purchasing a 90-day supply of your medicine instead of a 30-day supply. Your pharmacist will be able to let you know this information, and if so, ask your doctor to request a prescription for 90 days.

### **Compare Prices at Brick and Mortar Pharmacies**

Different pharmacies charge different amounts to fill the same prescription from city to city and state to state. You don't have to spend your day driving around to cost compare. <u>WeRx</u>, <u>RxSaver</u>, and <u>WellRx</u> are just a few websites that allow patients to compare prices among brick-and-mortar pharmacies in their own neighborhoods and across the country.

If you are taking multiple prescription drugs, it is vital that you fill all of your medications at one place. So finding the pharmacy that offers you the best total price may take some time, but the savings are worth your effort and time. Using one pharmacy and developing a relationship with your pharmacist is the safest way to check for drug interactions, duplications, and possible side effects—and get the best value for your money.

## **How to Safely Purchase Medications Online**

While the Internet has made it easier than ever to find the best price on pretty much everything, it has also made it easy for unscrupulous people to sell counterfeit and unapproved drugs to unsuspecting customers. These scammers not only sell worthless fake pills, but they also use these fake online pharmacy websites to steal individuals' identities and infect computers with viruses. Buying prescription drugs online demands that consumers exercise a tremendous amount of caution.

The best way to know if an online pharmacy is legitimate is that the website address will end in .pharmacy. Any website that ends with this top-level domain (TLD) has and continues to prove to the National Association of Boards of Pharmacy (NABP) that they are properly licensed and follow applicable laws and business best practices. Ninety-five percent of online pharmacies are not able to meet this requirement. A list of all pharmacy websites that currently have a **.pharmacy** domain can be found at <a href="https://safe.pharmacy/buying-safely/">https://safe.pharmacy/buying-safely/</a>.

# Who Is NABP and Why Is a .pharmacy Domain a Big Deal?

Founded in 1904, the National Association of Boards of Pharmacy (NABP) is an independent, international, and impartial association for the protection of public health made up of U.S. state appointed boards of pharmacy and other government pharmacy boards that provide licensing, regulation and law enforcement of state pharmacy laws. Members of NABP come from organizations representing each of the 50 states, the District of Columbia, Guam, Puerto Rico, the Virgin Islands, Bahamas, and all 10 Canadian provinces. All of these member boards are government regulatory agencies charged with protecting public safety by ensuring standards from the pharmacies and pharmacists in their areas.



**The .Pharmacy Verified Websites Program** identifies online pharmacies and pharmacy-related websites around the globe as safe and legitimate. Not just any company that sells prescription drugs can obtain a website that ends in .pharmacy. Only those that meet NABP's standards, which are also the standards of individual U.S. states as well as Canadian provinces, are given .pharmacy domains. Those pharmacies must be licensed locally, dispense prescription medications only with valid prescriptions, protect patient medical and financial information, and have no disciplinary actions.

A review of 10,800 pharmacy websites by NABP found that nearly 97% failed to meet the pharmacy laws and standards required for those websites to receive .pharmacy domains. For NABP to become a domain registrar, they needed to receive accreditation after proving that they had the operational, technical, and financial capacity necessary to effectively manage the top level domain, a much higher bar than just setting up a website. NABP runs .pharmacy so that consumers around the world can identify safe, legal, and ethical online pharmacies. Other organizations that verify online pharmacies cannot make this same claim.

## **Prescription Assistance Programs**

Patients don't have to turn to questionable online sellers to get the medications they need. There are hundreds of assistance programs to help patients obtain medications. These programs provide a safe alternative for patients who cannot afford to fill their prescriptions.

### NeedyMeds

NeedyMeds is a non-profit organization that maintains a website, *NeedyMeds.com*, with free information about programs that help people afford their medications and healthcare costs. In addition to their directory of prescription assistance programs, the website also offers a free drug discount card, which can save uninsured or underinsured patients up to 80% on the cost of their medications and manufacturer's coupons.



### **Medical Assistance Tool**

Medical Assistance Tool (MAT) is a free-to-use search engine that allows patients, caretakers, and healthcare providers to search for patient assistance resources offered by pharmaceutical companies. There are approximately 500 public and private assistance programs listed in MAT's database that help those with financial need get access to their prescription(s). Visit <a href="https://medicineassistancetool.org">https://medicineassistancetool.org</a> for additional information.



### **Rx Outreach**

Rx Outreach is the nation's largest non-profit, fully licensed, mail order pharmacy and PAP. It offers more than 1,000 medication strengths at affordable prices for the uninsured, underinsured, and those with high copays. Rx Outreach partners with hundreds of clinics and organizations in all 50 states. Visit <a href="https://rxoutreach.org">https://rxoutreach.org</a> or call 1-888-796-3880 to see if you qualify.



