

SPEND LESS



Five Ways to Lower Your Prescription Costs

Prescription medications can help you maintain your health and prevent chronic conditions, but can also be very expensive. Even with prescription coverage, if you're on more than one drug, your monthly costs can add up quickly. Here are a few ideas to help you keep your prescription costs in check while getting the care you need from your medications:

1. SPEAK TO YOUR DOCTOR

If you are unsure about a medication you are taking or don't think it is working for you, be sure to let your doctor know. Keeping your doctor informed is key to ensuring you receive the most appropriate, effective care. And if something isn't working for you, he or she may be able to recommend an alternative course of action, which could save you money.

2. USE GENERIC DRUGS

Many brand name drugs have generic alternatives that are as safe and effective as the brand name but at a lower cost. Even drugs that do not have a direct generic alternative may be in a class of drugs that do. For example, there are several generic medications that lower cholesterol that can be used instead of higher priced brand name drugs. Ask your doctor about alternative medications and check if they're covered by your health plan.

3. ASK ABOUT TABLET SPLITTING

Some medications with different strengths cost the same: one lower strength tablet costs the same as the higher strength dose. By splitting the higher strength tablet in half, you will get two doses for the price of one, saving you money. Not all medications should be split in half. Check with your doctor or health plan.

4. TRY AN OVER-THE-COUNTER MEDICATION

Several drugs that used to be available by prescription have been approved by the Food and Drug Administration to be sold over the counter. Sometimes, they cost less.

5. MAKE LIFESTYLE CHANGES

Eating healthy and exercising on a regular basis may delay the need for medication for some conditions (e.g., high cholesterol, hypertension, diabetes, acid reflux, etc.), as well as help the medication you are on work more effectively. Talk to your doctor about what lifestyle changes you can make.

As always, please check with your health care professional about your medication needs.

At Independent Health, we care about you. That's why we offer a variety of tools and resources to help you build a healthier life. For more information, talk with your doctor and visit us online at independenthealth.com/waystosave.

