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## Are You Searching for Lower Prescription Drug Costs?

July 2023

Some retirees are experiencing high prescription drug costs, perhaps due to chronic illness, or high-priced meds, or limited available pharmacies.

Maybe your drug isn't covered by your insurance, or you haven't used up your deductible yet, or have no coverage due to being in the "donut hole" gap in Medicare coverage limits.

How can a retiree control this drain on cash resources?

First, talk to your doctor to make sure the prescription he or she ordered is the lowest cost alternative, and the quantity is a 90-day supply. You may even be able to suggest an off-label solution, where a drug approved for some other purpose can treat your condition as well for less money.



Second, if the cost is high enough to make you want to search for alternatives, here's where to look.

- Discount coupons:

**GoodRx.com** offers free access to drug coupons for discounts, which you present to your local pharmacy. They also have a Gold program that charges \$9.99/month to get deeper discounts. You would use it instead of Medicare, when Medicare coverage is inadequate.

Competitors to GoodRx using the coupon model are **singlecare.com** and **WellRx.com**.

**Costco's** basic offer is similar, but instead of issuing coupons you just present your Costco membership card to any pharmacy. There may be others as well.

Purchases using discounts from any of these sources do not count toward an insurance deductible.

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- Online Pharmacies:

These require that you enroll, then your doctor sends them the prescription, and they mail the drugs to your home. Two well-known providers are **healthwarehouse.com** and **costplusdrugs.com**.

Make sure your online pharmacy is accredited as a VIPPS – Verified Internet Pharmacy Practice Site. This credential is awarded by the National Association of Boards of Pharmacists.

- Retailer Membership Programs:

Amazon offers **AmazonRx** to Prime members for \$5/month. You provide your insurance coverage, and they provide free delivery, and their own drug costs, which they say are up to 80% less than retail. They charge you for any part of the cost that insurance doesn't cover.

Costco members can get deeper discounts by ordering their drugs from Costco rather than simply presenting their Costco card at a pharmacy. See **Costco.com/cmpp**.

There may be other retailer offers as well.

- Canadian Online Pharmacies:

The Internet provides links to many Canadian online pharmacies, and even to some Canadian doctors who will prescribe for US patients via "telehealth." However, safety is an issue, as these are not subject to regulation by our FDA.

Before using a Canadian online pharmacy, you can verify its legitimacy by Googling "**safe.pharmacy**".

In addition, you should be aware that the FDA may consider such purchases by US users to be illegal, though no actions have yet been taken against individual citizens buying prescription drugs from Canadian online pharmacies.

Isn't this a bewildering set of alternatives? Don't lose hope! Someone knew you would need a guide, so **Pharmacychecker.com** compares alternatives for the name of the drug you enter.

Good hunting!

