Did You Know there are ways to decrease your drug costs?

Research your insurance plan: Take the time to research your plan before you sign up for it. The plan will have a link to its formulary which is a list of the drugs covered by the plan. If you are not able to find the formulary contact the plan and have it locate and/or send the formulary to you. Look up the medications you are currently taking and see 1) is it on the formulary and if so which tier the drug is on 2) does it require step therapy or a prior authorization. All these factors play a part in how much your out of pocket cost will be for the drug.

Assistance Programs for Brand Medications: Drug manufacturers have assistance programs for providers and patients. Often times there may be income or other requirements that are necessary to meet when applying. Patients can use for example this link to search available programs: http://www.rxassist.org/patients. It is also worth directly contacting the pharmaceutical manufacturers to find out if they have any assistance programs for specific medications.

Drug Pricing Websites: There are several websites available which help you find 1)which pharmacy or online pharmacy has the best price for a specific drug 2)if there are any available coupons for a drug. Examples of some available websites include:

- http://www.mydrugcosts.com/ : Software that helps companies reduce prescription drug costs. Provides tailored recommendations based on your company's healthcare plans.
- http://www.goodrx.com/: Drug price search that compares prices for prescriptions at pharmacies near you. Shows you prices, coupons, discounts and savings tips.
- https://www.blinkhealth.com/: Search for the lowest drug prices.

Please note that you are not using your insurance when you use these coupons therefore the out of pocket costs do not count towards your deductible.

Specialty Pharmacies: Research specialty pharmacies that distribute your medication as it may be a way to obtain your medication at a lower cost.

Talk to your dermatologist: Often times there are alternative treatment plans available for patients. Take the time at your appointment to speak with your dermatologist about the most cost effective plan for you.

It Pays to Shop Around: The prices of these treatments vary based on where a patient fills the prescription. It is best to check different pharmacies' prices before filling a drug. According to a January 2016 *Consumer Reports* article, drugs can cost as much as 10 times more at one retailer vs another. Also, it found that often times a consumer can get a lower price for a drug if they just ask the pharmacist if they can get a better deal.

Length of Prescription Matters: Often times it may be more cost efficient to fill a 90-day prescription as opposed to a 30-day prescription. Ask your insurance provider and/or pharmacist for information to determine if it is a better deal to get a 90-day supply.

Discount Specials: Research different pharmacy or store discount programs. The discount prices may be lower than your co-pay for a specific drug. It is important though to know if you do not use your insurance the money will not be put towards your deductible. For example:

- Rite Aid'sRx Savings Program: There is no fee to sign up and it offers discounts on 30 and 90 day supplies of specific generics.
- Walmart $4 generics: There is a downloadable list on their website of generic drugs available for $4. No membership fee required.
- Sam's Club Free Rx Program: With a membership fee you can gain access to specific generics for $4 and some prescriptions are available for free.
- CVS ExtraCare Pharmacy Rewards program: If you enroll in the program you can accrue up to $50 in store credit each year based on how many prescriptions you fill.
- Costco Member prescription program: Available to Costco members. Allows for some discounts on specific drugs not covered by insurance.
  all deals/programs subject to change. AAD does not endorse any of the programs or websites listed.