

PAY LESS — WITHOUT GOING WITHOUT

Lower Your Prescription Costs

A plain-English playbook for paying less at the pharmacy — safely. From the team at Healthvocate.

~1 in 3

don't fill a prescription, often cost (GoodRx)

Generics

can cost a fraction of brand-name

Varies

same drug, very different prices by pharmacy

Prescriptions are one of the easiest health costs to overpay — and one of the easiest to lower. About 1 in 3 adults have skipped filling a prescription, often because of cost (**GoodRx**). But the same drug can cost very different amounts depending on the pharmacy, the coupon, and whether a generic exists. Here are the levers — and every change to the medication itself is a conversation with your doctor or pharmacist.

Seven ways to pay less

- 1 Ask about a generic or lower-cost equivalent.**
Ask your doctor or pharmacist whether a generic, an equally effective alternative, or a lower-tier drug on your plan's formulary is right for you.
- 2 Compare prices across pharmacies.**
The cash price for the same drug can vary widely. Check several pharmacies — including big-box and grocery stores — before you fill.
- 3 Compare cash vs. insurance.**
Sometimes a discount-card or cash price beats your copay. Ask the pharmacist to run both and charge you the lower one.
- 4 Use legitimate discount programs.**
Free coupon programs (like GoodRx or SingleCare), pharmacy savings clubs, and store programs can cut the price — no purchase required to check.
- 5 Check manufacturer and nonprofit assistance.**
Brand-name drugs often have manufacturer copay cards or patient-assistance programs; nonprofits like NeedyMeds and RxAssist list more. Income limits may apply.
- 6 Ask about a 90-day supply or mail order.**
For maintenance medications, a 90-day fill or mail-order pharmacy can lower the per-dose cost. Ask whether it fits your plan.
- 7 Never stop on your own — talk first.**
If cost is making you skip or ration doses, tell your doctor or pharmacist. There are almost always options that don't involve going without.

Free places to find Rx savings

Resource	What it helps with	Note
GoodRx / SingleCare	Discount coupons on most drugs.	Free; show at the pharmacy.
NeedyMeds	Directory of assistance programs.	Free, nonprofit.
RxAssist	Patient-assistance program database.	Free.
Manufacturer copay cards	Savings on brand-name drugs.	Often for commercially insured.
Medicare Extra Help (LIS)	Lowers Part D drug costs.	Apply at SSA.gov .
Your pharmacist	Can run cash vs. insurance, suggest options.	Just ask.

Ask your pharmacist

“Is there a generic or lower-cost version?”

“What’s the cash price — is it lower than my copay?”

“Are there coupons or savings programs for this?”

“Would a 90-day supply cost less per dose?”

Common mistakes

- Filling at the first pharmacy without comparing.
- Assuming insurance is always cheapest.
- Not asking about generics or assistance.
- Skipping doses instead of asking for help.
- Trusting “too good to be true” online pharmacies.

Pay less for the same prescriptions.

Healthvocate checks your medications for generic options, compares pharmacy and cash prices, and surfaces coupons and assistance programs you may qualify for — so you can bring the cheapest legitimate option to your doctor or pharmacist. Start free at [HealthVocate.com](https://healthvocate.com).

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