

Some ways to cut Rx costs

Formulary lists - Depending on your insurer's formulary (a list of medications that are covered), copays for similar drugs—for example, Crestor or Zocor to treat cholesterol—may be quite different. When your doctor prescribes a new drug, ask if there are alternatives. Contact your insurer to check copays on each, and any formulary restrictions that might apply.

Shop around - Compare prices at different pharmacies. There may be discounts for ordering a 30- or 90-day supply of medication. If you order prescription drugs online, make sure the site is VIPPS-certified. It is advisable to get all your drugs at the same pharmacy, however, so they can keep track of potentially risky drug-to-drug interactions.

Samples and coupons - If your doctor prescribes a brand-name drug, they may have samples. This allows you to try it before committing. Look for coupons in magazines or online. Manufacturers may offer a coupon for a free trial or a discount, too.

Generics - Ask your physician about generics, which are often cheaper than brand-name products.

Pill dividing - Not all medicines double in price with double doses. You might be able to ask their doctor for a double-strength prescription and then take half a pill. Some pills are to be designed to be divided (scored down the middle).

Yearly review of your Part D plan - Review your Medicare Part D plan options every year during the Medicare open-enrollment period (From Mid-October to Mid-December), making sure to consider all drugs that will be covered.

Extra Help - Some people may qualify for **Extra Help**, a government program that helps seniors with costs of a Medicare prescription-drug plan, including monthly premiums, annual deductibles, and prescription co-payments.

<https://www.ssa.gov/benefits/medicare/prescriptionhelp/>

State subsidy programs - Many states have Rx assistance programs to help low-income seniors pay for gaps in coverage and cost-sharing not covered by Medicare Part D. To check what's available in your state, check out the Medicare site.

Manufacturer assistance programs - Many pharmaceutical manufacturers have so-called patient-assistance programs. To search by drug name or drug company, check out Rx Assist, a patient-assistance program established with a grant from the Robert Wood Johnson Foundation in 1999.

OTC alternatives - In some cases, an over-the-counter medication may work just as well as a prescription drug at only a fraction of the cost. Health insurance plans do not generally cover OTC meds, so an Rx version might end up being less expensive than one you buy on your own, so compare costs.