**Headline:** Medications Getting Too Expensive? 4 Tips for Managing Prescription Drug Costs

**Body copy:**

If you take any type of prescription medication on a regular basis, you know that the cost of your refills can really add up. Prescription drug costs for Americans were projected to jump between 9.9 and 11.6 percent in 2017, [according to Segal Consulting](https://www.cbsnews.com/news/drug-prices-to-rise-12-percent-in-2017/). By comparison, wages were expected to rise just 2.5 percent in 2017.

The good news is that if you are concerned about being able to afford your medications, there are some easy steps you can take to lower your pharmacy bill.

**4 Tips for Saving Money on Prescription Medications**

**1. Go generic**

The quickest, easiest way to make a significant dent in your prescription drug spending it to switch from a brand name drug to a generic ([learn the difference here](https://familywize.org/blog/ask-an-expert-pharmacist-what-is-the-difference-between-generic-and-brand-name-drugs)). Most of the time, making the switch just involves a quick conversation with your doctor and/or pharmacist to understand what your options are. In many cases, you will be able to find an alternative that will meet your needs, is readily available, and is much less expensive than the brand name drug.

**2. Sign up for a free prescription discount card**

The [FamilyWize prescription discount card](http://familywize.io/2c3i8Zr) is exactly what it sounds like – a free program, available to everyone, that allows you to save money on your prescription drugs. To get started, sign up at [FamilyWize.org](http://familywize.io/2c3i8Zr). Then use your card or the app on your phone just like you would use a coupon at the pharmacy counter. To date, [FamilyWize](http://familywize.io/2c3i8Zr) has helped over 10 million Americans save more than $1 billion on their prescription drugs, regardless of their insurance coverage. Signing up or [downloading the FamilyWize app](http://familywize.io/2c3i8Zr) is a quick and easy way to make sure you are trimming as much money from your pharmacy bill as possible.

**3. Tap government resources**

There are a number of government programs at the federal, state, and local levels dedicated to helping people afford their prescriptions. Start by researching:

* *Medicare Extra Help* – also called the Part D low-income subsidy or LIS, Extra Help is a federal program that helps people with limited resources pay for their drugs
* *State Pharmaceutical Assistance Programs (SPAPs)* – SPAPs are state-run programs that assist seniors and adults with disabilities in paying for their medications. Coverage varies by state and not every state has one. Visit [Medicare.gov](https://www.medicare.gov/) to see if your state has this program.
* *Your local public health department* –visiting your local public health department’s website will often turn up smaller programs in your area. Five minutes of research can make a real difference to your monthly budget.

**4. Turn to the drug manufacturer**

Finally, most major drug manufacturers have programs designed to make sure that people with demonstrated financial need can access their medications. Often called PAPs (or Patient Assistance Programs), program eligibility guidelines vary greatly, even by the specific medication. The [BenefitsCheckUp Tool](https://www.benefitscheckup.org/) developed by the National Council on Aging may be able to help you understand your options, or you can search for the website relating to your specific drug.

If you are concerned about being able to afford your prescription medication, you are not alone. There are tools and resources available to help you afford your treatment, starting with your own doctor and pharmacist.

*Sources:*

[*CBS News – Drug prices will rise 12 percent in 2017, faster than wages*](https://www.cbsnews.com/news/drug-prices-to-rise-12-percent-in-2017/)

*The FamilyWize Prescription Discount Card enables everyone, both insured and uninsured, to have access to more affordable medication. By showing the FamilyWize card to their pharmacist, consumers can save on their prescription medications, with average savings of around 40 percent. The card is free for all and has unlimited use and no eligibility requirements. It is accepted at pharmacies nationwide, including all major chains. FamilyWize Prescription Discount Cards are available to print from the familywize.org website, as a free downloadable app, or through the mail.*