

Balancing Cost and Quality

Have you ever been prescribed a drug, then been shocked when you got to the pharmacy and found out its cost? Have you ever been forced to cut back on other expenses and necessities in order to afford your prescription drugs? If so, you are not alone.

Unfortunately, when cost is an obstacle, you cannot shop around like you do for a new TV or vacuum cleaner. Choosing prescription drugs is not like choosing these consumer goods: medications are often complicated and potentially risky, which is why you need permission from both a doctor and a pharmacist to buy them.

There are many roadblocks to finding affordable medications:

- Most of us do not feel comfortable talking to our doctor or pharmacist when we can't afford our medicine.
- Most doctors do not know how much drugs cost, nor have easy ways to find out. This can make doctors uncomfortable with discussing drug prices and advising you on lower-cost alternatives, though most doctors agree it is important to do so.
- In many instances, a pharmacist cannot tell you a drug's cost until *after* she fills your prescription.
- Most brand-name drugs are expensive, and get more expensive every year.
- Most of us do not know the cost or effectiveness of competing drug products we might try instead.

Thanks to the work of consumer health advocates, growing pharmacy competition and new internet resources, you can now compare the value of different drugs and even find out how much a drug costs before you walk in the pharmacy.

Choosing the best treatment, based on cost, safety, and effectiveness . . .

The most in-depth resource for understanding the cost, quality and effectiveness of hundreds of drugs is the Consumer Reports [Best-Buy Drugs](#) website. Consumer Reports reviews scientific evidence from various independent research programs to deliver unbiased information, free of pharmaceutical industry influence. Consumer resources are also available through the non-profit Independent Drug Information Service at www.RxFacts.org and at the [Agency for Healthcare Research and Quality](#).

Choosing where to fill a prescription for the lowest cost . . .

Once you are ready to fill a prescription, you might want to compare the price among local pharmacies. You can do so at www.GoodRx.com. To date, we have not found another website that is as comprehensive. Even if you are insured, you can often find generic drugs at prices lower than the \$10 or \$15 co-pays that many health plans require.

GoodRx includes the \$4 generic drug savings programs offered by Walmart, Target, CVS, Walgreens and other national chain pharmacies. It also reviews the many different pharmacy discount cards and presents the lowest possible price among them for each drug. The site's best feature is that you can see the price of your prescriptions up-front, before you walk in the pharmacy door. To lock in the low price displayed, print a GoodRx coupon from the site. (These are NOT manufacturer coupons, which have many problems as described in our factsheet, "What You Should Know About Drug Co-Pay Coupons.")

Navigating the world of prescription drug prices

Choosing \$4 generics through savings clubs

Many retail pharmacies now offer most low-cost generic drugs through a “savings club” (usually \$4 for a 30-day supply.) Some of these require a fee to join, while others do not. Consumer Reports reviews these deals in its report, [The Best Deal Around](#).

You can also visit the following sites to see if a drug is available through a \$4 savings club:

No fee: [Kroger](#) has a [list of \\$4 drugs](#) – and there’s no fee to join.

Clubs with a fee:

- Walmart has a [\\$4 drug list](#) – but see fee and terms, [here](#).
- [Target](#) has a [list of \\$4 drugs](#) – but see fee and terms, [here](#).
- [CVS](#) has the [health savings pass](#) where, for \$11.99, you get 90 days – which comes out to \$4 a month. See terms and conditions [here](#).
- Walgreens has a [\\$5-\\$10-\\$15 list](#) for members of its [prescription savings club](#). See their FAQ (frequently asked questions), [here](#).
- HEB has a [list of \\$5 drugs](#) for a one-time fee of \$5/household.

Other resources:

Brand-name drugs are very expensive, and they seldom are on sale at different pharmacies. Here are a few additional resources to find the best price or receive assistance with these costs.

340B Program: If you meet certain income qualifications, you can find lower prices for brand-name drugs at a clinic or hospital that participates in this government program. See our 340B fact sheet for more details.

Drug Assistance programs: Most pharmaceutical companies provide some drugs at lower prices or for free if you are uninsured and meet income qualifications. See the [Consumer Reports guide](#) to these programs.

COSTCO has its own built-in price controls that protect customers from being overcharged. COSTCO charges customers the amount it cost COSTCO to purchase the drug, plus a flat 15% mark-up. In contrast, a local chain or independent pharmacy may decide to charge much higher mark-ups. If you are uninsured and don’t want to spend time shopping around for the best price, filling your prescriptions at COSTCO may be a wise choice so long as their pricing system remains unchanged. In most states, you can visit the COSTCO pharmacy to fill a prescription, even if you are not a member.

This fact sheet is provided for general education only, and should not be viewed as a substitute for a consultation with a medical or health professional. Always consult a qualified health care provider for professional medical advice, diagnosis and treatment of a medical or health condition, and to discuss the risks and benefits associated with taking or not taking any particular referenced drug.

Community Catalyst is a national, nonprofit consumer advocacy organization dedicated to making quality affordable health care accessible to everyone. Recommendations concerning the safety and effectiveness of drug products are based upon resources developed by [Consumer Reports Best Buy Drugs](#) ([consumerreports.org/health/best-buy-drugs](#)), a public education project that provides free guidance on the safety, effectiveness and cost of drugs from the non-profit [Consumer's Union](#). Additional information is from the Independent Drug Information Service (IDIS) at [RxFacts](#) ([rxfacts.org](#)), a consumer and provider education resource provided by the non-profit Alosa Foundation. Community Catalyst chose these resources because they base their recommendations upon scientific evidence evaluated by rigorous standards, and because their sponsoring organizations have no financial ties with pharmaceutical manufacturers. However, we do not endorse or maintain the websites referenced, and are not responsible for any information or claims provided on them. Our intent is to enhance communication with your clinician, rather than to replace it. Please share this with your medical or health provider to initiate a conversation about the cost and effectiveness of your care.

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