Want to save on your drug costs?
4 easy ways to keep more money in your pocket

1. Take medicines on your plan’s drug list

Your plan’s drug list includes hundreds of generic and brand-name prescription drugs. You’ll keep your out-of-pocket costs down when you make sure the drugs you take are on the list. It’s easy to find out. Just log in at anthem.com and search your drug list. If your drug isn’t on the list, you’ll see other options that may work just as well. Talk to your doctor about whether they’re right for you.

Keep in mind, your drug list can change. So it’s a good idea to check it when you get a new prescription.

2. Choose drugs on Tier 1 for your lowest cost share

Drugs on your list are grouped into tiers. The lower the tier, the lower your share of the cost. Tier 1 drugs have the lowest cost share for you. When you search your drug list at anthem.com, you’ll see the tier your drug is on, and you’ll see other options. If you see another drug on a lower tier, ask your doctor if that drug will work just as well for you.

Have you registered at anthem.com yet?

It’s the fastest and easiest way to get information about your drug costs and pharmacy benefits — helping you save money. At anthem.com, you can:

- Search your drug list.
- Compare drug costs.
- Price a medication.
- Find a pharmacy.
- Switch to home delivery or refill a prescription.
- Check your claims status and history.
- Check your copay, deductible or coinsurance amounts.

There’s an app for all of that, too!

Anthem Anywhere makes it easy to manage your pharmacy benefits from wherever you are. You can find it at the Apple Store® (iOS) or on Google Play™ (Android).
Take generics if you can

If your doctor prescribes a brand-name drug, ask if there’s a generic version you can take. The U.S. Food & Drug Administration (FDA) requires that brand-name and generic drugs have the same active ingredients, strength, quality standards and dosage. So even though generics may look a little different, they’ll work like the brand-name drug — and they usually cost much less.

If there’s no generic available for your drug, ask your doctor if there’s another drug in the same drug category that has a generic option. Don’t forget, you can check anthem.com too!

Always talk to your doctor before stopping or making any changes in your medication.

Also make sure you know why and how you should take a drug, any possible drug interactions and other warnings before you take it.

Generics cost 85% less than brand-name drugs, on average1

75% of doctors recommend OTC medicines before prescribing drugs for conditions like allergies, pain, cough or cold or acid reflux/upset stomach2

Use over-the-counter drugs for common conditions

If you have a common health issue like allergies, minor pain or a cold, getting over-the-counter (OTC) medicines at your local drugstore or supermarket is a good option. They aren’t covered by your health plan, but OTC drugs can save you time and money because you don’t need to see a doctor for a prescription.

Always tell your doctor about any OTC drugs you take. Your doctor should know all the drugs you take to make sure there are no drug interactions that could harm you.

Footnotes: