

# INSURANCE OR DISCOUNT DRUG CARD?

THERE IS GROWING POPULARITY OF DISCOUNT DRUG CARDS SUCH AS GOODRX AND MARK CUBAN'S COST+ DRUGS. IT CAN BE CONFUSING TRYING TO DECIDE WHETHER TO USE YOUR MEDICAL PLAN'S DRUG CARD OR A DISCOUNT DRUG CARD WHEN FILLING A PRESCRIPTION. PHARMACISTS SOMETIMES RECOMMEND USING THE PRESCRIPTION DISCOUNT DRUG CARD; HOWEVER, BASED ON THE "BIG PICTURE," THAT MAY NOT ALWAYS BE THE BEST OPTION. HERE ARE FIVE THINGS TO CONSIDER WHILE MAKING THAT DECISION:

1. On their own, discount drug cards do not coordinate with your insurance plan, so the payment you make for the prescriptions does not go towards meeting your deductible or out-of-pocket maximum. HOWEVER, some carriers have claim forms you can fill out and mail in, along with a copy of the receipt, in order to have it applied to your deductible and out-of-pocket maximum. Check with your medical carrier to see how this is handled. Please note that if you have already satisfied your deductible and/or out-of-pocket maximum, you could end up paying more by utilizing the discount drug card.
2. If you don't have many medical claims and you do not expect to hit your deductible, the Rx Discount card will most likely be your best option (but be sure to compare pricing).
3. Discount drug card pricing can fluctuate from refill to refill - just like your medical plan. Don't assume the pricing will be the same every time you refill a prescription.
4. Discount drug cards may cover generics and brand name drugs. However, keep in mind that in nearly all cases, the brand name drug will cost more than the generic version. If your plan requires you to fill your script with generics when available, your out-of-pocket costs may not go towards meeting your deductible or out-of-pocket maximum - even if you submit a claim form. Check with your medical carrier to see how this is handled.
5. Several national pharmacy chains also provide generic versions of drugs at either no cost or with a minimal dollar co-pay. They do this to get you in the store - which often leads to additional purchases. Just remember, free is always the best way to go!

