



Prescription drug prices are weighing down Americans.

The United States' per capita pharmaceutical spending was [more than \\$1,400 per person](#) in 2022, higher than any peer nation, according to the Organisation for Economic Co-operation and Development. For some Americans, the cost is simply unaffordable. About 30% of Americans said they haven't taken their prescribed medications at some point in the past year because of cost, opting instead for over-the-counter drugs, cutting doses or skipping doses altogether, according to a 2023 poll of more than 1,000 adults [from nonprofit health policy organization KFF](#).

But experts say patients can lower their prescription drug costs by shopping around, especially if they are taking generic medications.

“It’s unfortunate that you have to be a pretty astute consumer and patient these days to navigate the system,” said [Geoffrey Joyce](#), an associate professor in the University of Southern California’s department of pharmaceutical and health economics.

Here’s where to look for cheaper drugs and other ways to save costs on prescriptions.

Want cheaper prescription drugs? Try a different pharmacy

[A 2018 report from Consumer Reports](#) based on secret shoppers calling more than 150 pharmacies found that a bundle of five generic drugs (Pioglitazone, Celecoxib, Duloxetine, Atorvastatin and Clopidogrel) cost \$66 at the online pharmacy HealthWarehouse.com, just over \$100 at Costco and over \$900 at CVS. (The final costs did not include the in-store programs offered by pharmacies like CVS, which can help lower prices for people who don't have insurance.)

Experts say the cheaper costs come from a simplified distribution system. Brick-and-mortar pharmacies like Walgreens and CVS need to pay additional charges to insurers and middlemen, which can hike the overall prescription price. Meanwhile, online services like Mark Cuban's Cost Plus Drugs have streamlined their distribution by negotiating prices directly with manufacturers and can pass those savings directly to consumers.

CVS is switching up how it pays [for prescriptions. Will it save you money?](#) "You're getting rid of all these intermediaries, and that by itself can help the prices be lower," said Dr. Mariana Socal, an associate scientist at Johns Hopkins Bloomberg School of Public Health's Department of Health Policy. The savings are especially significant for the uninsured, but research shows that even patients with health insurance may be able to save money by shopping around. This is especially true if they have high deductibles.

A 2023 study published in the peer-reviewed journal Annals of Internal Medicine and based on 20 commonly prescribed generic medications found at least 20% were cheaper through discount card programs at online pharmacies like Amazon or GoodRx compared to out-of-pocket payments within traditional insurance plans.

"A patient with insurance shouldn't have to shop around to obtain lowest prices for their prescriptions, especially low-cost generics," Pranav Patel, one of the study's authors, said in an emailed statement.

Where brick-and-mortar pharmacies come out on top

There are some downsides to ordering from alternative pharmacies, though. Some require membership fees. (Costco's annual membership starts at \$60, and Scriptco's yearly membership is \$140. And while Amazon Pharmacy is open to anyone, a \$139 annual Prime membership gives members the ability to save on generic prescriptions through the delivery service RxPass for an additional \$5 per month). The membership costs could offset the savings on prescription drugs, especially for customers who don't already have an Amazon Prime or Costco membership.

Prescription for disaster: [America's broken pharmacy system in revolt over burnout and errors](#)

Getting a prescription from an online pharmacy can also take longer than at brick-and-mortar pharmacies. Joyce noted that it may make more sense to drop by a local pharmacy to pick up certain medications that are needed quickly, like antibiotics. Additionally, online pharmacies may charge shipping fees, especially for expedited deliveries.

And patients who are insured should keep in mind that buying from online pharmacies typically won't go toward their deductible. Joyce said some insurers allow it if the patient submits a claim, but it's an extra step many people skip because "it's a pain."

And online pharmacies tend to carry fewer prescriptions – most of which are cheaper generic medications. Patients who need to take patented brand-name drugs may have a harder time finding a cheaper alternative.

Some branded drugs "don't really have cheaper versions," Socal said. She said these drugs will typically be lower through insurance.

Other ways to lower costs

Here are some other tips for patients looking to lower their prescription drug costs:

- Talk to your doctor about alternative treatments, and go generic whenever possible. "There may be other options by talking to your doctor

so that he or she could easily substitute a lower-cost product,” Joyce said. “Maybe you have to take two or three pills a day rather than one,” but the cost savings could be significant.

- Socal suggests looking for coupons from pharmacies, the drug manufacturer and sites like GoodRx.
- Make sure the pharmacy you’re working with is in-network. “Sometimes (the prescription cost) has nothing to do with the drug cost, but it has to do with the specific pharmacy that the person chose to go” to, Socal said.