

# Save Money on Prescription Drugs

MVP Health Care<sup>®</sup> partners with CVS Caremark for the processing of prescription drugs. Pharmacies in our network must dispense prescription drugs at our contracted discounts and rates—So, when you show your MVP Member ID card, you pay less for the drugs you need!

Regardless of the type of pharmacy benefit you have, you can save money by becoming a savvy consumer—especially when it comes to prescription drugs. Here are some facts to help you stay healthy and save money!

## Fact 1: Generic Prices Differ at Each Pharmacy

**When you are prescribed a generic medication, shop around to see if it is less expensive at another pharmacy.**

- Some pharmacies offer free or discounted drugs. Visit their websites or ask the pharmacist about what programs they offer and whether there are fees associated with them.
- You may see pharmacy price differences at mail order, chains, independents, or grocery store pharmacies.

## Fact 2: There May Be Multiple Drugs to Treat Your Condition

**When diagnosed with a new condition, research your drug treatment options.**

- Ask your doctor if there are generic options.
- A drug you take once a day could cost a lot more than one you must take two or three times a day. Find the right balance between cost and convenience.
- Check with your doctor to see if an older generic is available to treat your condition as newer generics often cost more. Even if you are prescribed a generic drug, ask the pharmacist if there is an alternative that costs less.
- When there are no generic alternatives, refer to the MVP Formulary (approved drug list) to see if there is a preferred brand name drug in a lower tier.



### Fact 3: Search Drug Prices Online and on the CVS Caremark Mobile App

There are multiple resources available for you to search different drugs and pharmacies.

- MVP's online drug pricing tool shows what your prescription may cost. Visit [mvphealthcare.com](http://mvphealthcare.com), *Sign In* to your MVP Account and click *Pharmacy (CVS Caremark)* for online tools. First time users will need to register.
- Use the CVS Caremark mobile app to check drug costs from your smartphone.
- Contact the CVS Caremark Customer Care Center using the number on the back of your **MVP Member ID Card** to get assistance with drug pricing.
- For drugs that are not covered through your health plan, use online sites such as **GoodRx.com** and **WeRx.org** to compare prices at different pharmacies.

### Fact 4: Be Savvy, Yet Safe

**Avoid using Internet pharmacies when purchasing drugs that are not covered by your health plan.**

- While Internet pharmacies entice you with significant discounts, many are not actually legitimate pharmacies and could be selling counterfeit medications.
- These sites are often based in other countries and do not follow FDA-approved quality standards.
- Instead, use a pharmacy that participates in MVP's network. Ask if they offer discounts or have any savings programs available.

### Fact 5: Consider a 90-Day Supply

**Use MVP's mail order pharmacy for additional savings.**

- Check the MVP Formulary drug list to see if your prescription is available by mail order.
- While your upfront cost for a 90-day supply will likely be more than the cost of a 30-day supply, there are deeper discounts with mail order. This means a lower co-pay per tablet and lower overall cost to you.

### Fact 6: Take as Prescribed!

**For your medications to work, you need to take them as prescribed.**

- If you skip doses, your provider might think that the drug is not working and may prescribe something more expensive, add drugs, or order additional tests.
- Consider refill reminders from your pharmacy, especially if you have trouble remembering to refill your prescriptions.
- If you experience side effects that make you want to stop taking your medicine, ask your doctor or pharmacist if there are ways to avoid them. This could prevent you from having to switch to a more expensive prescription drug.
- Do not discontinue taking a drug without talking to your doctor first. This may result in the need for another medication, which means more out-of-pocket expenses for you.
- If you are prescribed an antibiotic, be sure to finish the full course, even if you feel better, to avoid relapse and the need for retreatment with something more expensive.
- Check with your provider to ensure all prescription drugs you take are still necessary.

