Compare and Contrast

What's the deal with cost savings cards for prescriptions?

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You can find prescription discount cards at drugstores and at doctors' offices, in your mailbox, in magazines and even online. Convenient? Sure. But can they deliver meaningful savings on meds prescribed by your doctor?

"At the pharmacy level, these cards are treated just as prescription insurance is treated," explains Todd Pendergraft, DPh, a pharmacist in Broken Arrow, Oklahoma.

How much individuals save on a medication with a prescription discount card depends on a number of variables, Pendergraft says. Chief among these factors is the cash price each drugstore charges for a specific medication, which can vary drastically because each pharmacy sets its own prices.

Still, cards may save consumers a few dollars, especially if folks shop around. Online price check tools and apps associated with discount cards can help to find the expected cost of medicines. (Note: Drug prices are always subject to change and may differ based on available pharmacy inventory.) This also allows shoppers with insurance to see whether a discount card might save them more money on prescription drugs.

But Pendergraft also urges folks to consider several issues prior to using these cards: Discount card companies might sell your personal information, there may be connected fees and some may require that you purchase a membership to receive the card.

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