

Navigating Your Health and Wellness

Tips for Managing your Prescription Medication Costs



Prescription medication costs can add up, but there are simple ways to save.

Choose Lower-Cost Options

- Ask your doctor if a **generic or lower-cost alternative** is available.
- Review your medications regularly and consult with your doctor to make sure each one is still needed.

Use Your Benefits Wisely

- Use **in-network pharmacies** to receive the highest level of coverage. Contact your health insurance provider ([Blue Cross Blue Shield](#) if you have health insurance with BAMSI) to ask about cost saving options available to you.
- Consider **mail-order or 90-day supplies** for maintenance medications.
- Check your plan's **covered drug list (formulary)** to understand lower-cost options. Contact your health insurance provider for more information.

Shop and Save

- Compare prices at different pharmacies—costs can vary.
- Ask your pharmacist about **cash pricing**, manufacturer coupons, or patient assistance programs.

Plan Ahead

- Refill prescriptions on time to avoid higher-cost emergency fills.
- Use refill reminders or automatic refills when available.

Ask for Help

- Talk to your healthcare provider or pharmacist if cost is a concern.
- Contact your health plan provider, the **USI Benefit Resource Center** at 855-874-6699 (8am to 8pm, Monday - Friday) or the Benefits team at AskBenefits@bamsi.org for available resources and support.

For more information, please click on the link below for an educational video or use the QR code below to view on your mobile device.

Managing Prescription Costs

<https://flimp.me/HubDeliverablesManagingRxCosts>



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