



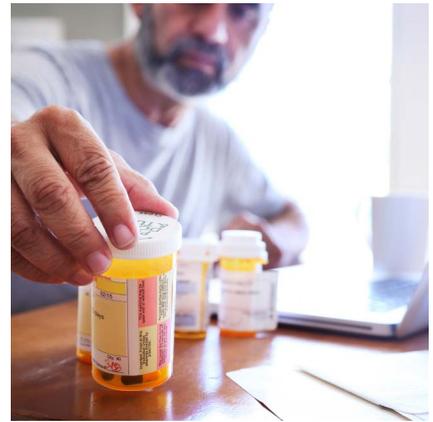
Do Discount Prescription Programs Work?



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Prescription drug costs can add up, given you have that expense every month. As a monthly expense, it helps to check out the best prices, as the savings will add up. Whether you have no insurance or you are just looking for the best price vs. your insurance co pay, prescription drug discount programs and websites can offer substantial savings at the pharmacy.

You may wonder if these programs can actually save you money at the pharmacy. Yes, what we found is that they certainly do compared to retail prices, but some programs are better than others.

There are countless websites, apps and programs that offer discounts and coupons for prescription drugs. They promise discounts of up to 85% less than retail, but this is typically a rough estimate. We have reviewed a handful to determine how they compare to each other for some of the most commonly prescribed drugs.

Some programs are subscription based, which you pay a small monthly or annual fee through a chain of pharmacies for the discounts, while others offer discount coupons or cards at no cost. The subscription-based programs are usually done directly through a pharmacy and have more consistent discounted prices, while the websites that offer free coupons are less consistent and the discount can vary each month. Other programs are simply mail-order pharmacies that ship your prescriptions directly to you and can also offer substantial savings.

Note that these programs are NOT insurance. They are consumer discount services that offer a price reduction compared to retail drug prices. Prices and discounts can vary greatly depending on program, location, pharmacy, drug, and may change over time.



Here Are the Programs We Reviewed and How They Work:

Good Rx

goodrx.com

Good Rx is a popular site that offers free coupons for many prescription medications for most pharmacies nationwide. They are the best known, as a result of their TV commercials and web advertising.

Kroger Prescription Savings Club

krogersc.com/drugs

Kroger's Prescription Savings Club is a subscription-based discount program. The annual membership cost is currently \$36 for an individual or \$76 for a family. Members have access to discounts on drugs that stay consistent, and some medications are available at no cost. The program works at any Kroger or Kroger family of pharmacies. (Fry's, Ralphs, Payless, Dillion, JayC, Harris Teeter)

ScriptSave WellRx

wellrx.com

ScriptSave WellRx is a free prescription drug discount card. By signing up on their website you will receive a card that you will present to your pharmacy for discounts. They also have a mobile app you can use, and you can look up prices ahead of time.

SingleCare

singlecare.com

By signing up for a free account with SingleCare, you can look up drug prices and download and/or print out coupons to present at your pharmacy for discounted prices. SingleCare is widely accepted and becoming better known through their increased advertising.

Rx Saver

rxsaver.com

Rx Saver is another website where you can look up drug prices and print free coupons to present at your pharmacy. Pharmacy participation is also among many pharmacies nationwide.

Continued



Buzz Rx

buzzrx.com

Similar to other discount cards, with Buzz Rx, you can look up drug prices and use free coupons or sign up for their free discount card.

Genius Rx

geniusrx.com

Genius Rx is an online mail-order pharmacy. Through their website you search for the drug you need (must provide proof of prescription), pay, and have the medication shipped directly to you. With this option you won't have to wait in line at the pharmacy and you could potentially save money as well.

Walgreens Prescription Savings Club

walgreens.com/psc/prescription-savings-club

Walgreens Prescription Savings Club is a subscription-based discount program that offers fixed costs for many prescription drugs. It works at any Walgreens pharmacy with a prescription from a doctor. Annual membership costs \$20 for an individual and \$35 for a family.

Why Do These Programs Offer Discounts and How Do They Make Money?

With a few of the programs being offered for free, it makes one wonder how they can do it. From what we could find out, they make money a couple of different ways.

First, the free discount programs make money through transaction fees, meaning every time you use the card the plan gets kickbacks. This does not necessarily make free cards useless or a bad idea, it just means some free discount cards may offer better discounts than others depending on the transaction fees. These fees are all done on the back end, so you will never see them. Often non-profit companies have a lower marketing budget which translates to better discounts for you the consumer.

Second, selling your information, which is why it is important to only give out basic contact information and addresses. If a discount card asks for anything more it is probably best to avoid it. This is nothing new, as almost any large corporation you provide information to is likely to sell your information these days. This is just something to keep in mind.



Discount Plan Comparison

Drug	GoodRX	Kroger Savings Club	ScriptSave	SingleCare	RX Saver
Atorastatin 40 mg	\$11.26	\$6.00	\$5.89	\$34.11	\$5.44
Lisinopril 20 mg	\$5.51	\$0	\$5.18	\$15.90	\$4.01
Losartan 50 mg	\$11.59	\$3.00	\$8.06	\$14.17	\$5.16
Metoprolol Tartrate 50 mg	\$9.51	\$6.00	\$4.67	\$10.86	\$4.11
Hydrochlorothiazide 25mg	\$3.09	\$3.00	\$2.70	\$8.14	\$1.91
Omeprazole 50mg	\$9.47	\$3.00	\$8.39	\$20.77	\$8.70
Amlodipine-Benazephriol 6-20mg	\$13.33	\$10.38	\$15.77	\$41.24	\$13.06
Pantoprazole SOD, 40mg	\$8.79	\$3.00	\$7.07	\$11.65	\$8.42
Atorvastatin, 20mg	\$7.27	\$6.00	\$5.89	\$31.73	\$5.04

Drug	BuzzRX.com	GeniusRX	Walgreens Savings Club
Atorastatin 40 mg	\$13.37	\$9.60	\$15.00
Lisinopril 20 mg	\$10.31	\$4.20	\$5.00
Losartan 50 mg	\$11.42	\$12.00	\$15.00
Metoprolol Tartrate 50 mg	\$10.24	\$3.90	\$10.00
Hydrochlorothiazide 25mg	\$9.84	N/A	\$5.00
Omeprazole 50mg	\$11.99	\$10.80	\$15.00
Amlodipine-Benazephriol 6-20mg	\$13.51	\$5.40	\$15.00
Pantoprazole SOD, 40mg	\$12.64	\$10.20	\$15.00
Atorvastatin, 20mg	\$12.91	\$8.70	\$15.00

*Comparisons researched in January 2021 for Kroger pharmacies located in OH zip code 45040 (Walgreens pharmacy for Walgreens savings club). Medication price comparisons based on a 30-unit supply of generics. Results may vary and are subject to change.



Key Findings

If you type in a search engine “prescription discount cards” or “prescription discount coupons” you will come up with too many results to count. Many of these programs promise remarkably high percentage discounts, but individual results vary greatly. Prices for drugs and the discounts pharmacies will accept can change daily, so it is important to set realistic expectations for these programs. They are not perfect, but if you have a high deductible plan, your plan does not include prescription coverage, or you are uninsured, they can be a great way to save money at the pharmacy.

Program Rankings

Based on our findings, we have ranked the prescription discount programs from most to least effective. The rankings were based on accessibility, convenience, and savings potential.

1. Kroger Savings Club

If you live in an area where Kroger or any of their family of stores/pharmacies are prevalent, this is your best option. Although there is an annual fee, it makes up for itself because the discounts are substantial compared to retail drug prices and they are fixed and consistent. Most generic drugs will be \$0, \$3, or \$6 per 30-day refill. With this program you are working directly through the pharmacy, so they have an incentive to offer you the best discounts possible. The Kroger Prescription Savings Club is accepted across all participating Kroger family of pharmacies. See link for Kroger family of companies.

[kroger.com/i/kroger-family-of-companies](https://www.kroger.com/i/kroger-family-of-companies)

2. Genius Rx

Genius Rx can be a great and convenient way to save money on prescription drugs. As a mail-order pharmacy, you pay them directly and have your prescriptions sent directly to your home, so you don't have to wait in line at the pharmacy. This cuts out the middleman and as a result saves you money on your prescription drugs.

3. ScriptSave WellRx

Discounts with Scriptsave WellRx are very competitive with similar programs. What ScriptSave WellRx has going for it is it is common, meaning pharmacies are more likely to work with it and know how to use it, it is convenient because you can use a multitude of different pharmacy chains, and it is free.

Continued



4. GoodRx

GoodRx is probably the most popular and well-known free prescription drug discount website and program. Just about any pharmacy will accept GoodRx discounts and know what to do to get you the discounted amount. However, their discounts are not as competitive with similar programs, most likely because they are well known and have a big marketing budget.

5. Walgreens Prescription Savings Club

Similar to the Kroger Prescription Savings Club, the Walgreens Prescription Savings Club is a subscription-based discount program that is done directly through Walgreens pharmacies. The advantages of Walgreens' program are Walgreens pharmacies are prevalent all over the U.S., and the discounts are fixed and consistent, with \$5, \$10, and \$15 prices for most generic drugs per 30-day refill. The drawbacks are you must use a Walgreens pharmacy, and the discounts are not as substantial compared to other programs.

6. Rx Saver

For a free Rx discount card and website for coupons, Rx Saver is a decent option. Some of the discounts for some drugs were lower than the other programs, but that could always change depending on several factors.

7. Buzz Rx

Buzz Rx is probably no better or worse than any other free discount card/coupon program. It can't hurt to use Buzz Rx for your prescription drugs, but there may be better options more worth the effort.

8. Single Care

Single Care does not appear to be much different than the last two programs on this list, but it consistently had the worst discounts for most of the medications we looked up. Of the programs we reviewed, Single Care seems to be the least effective.





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