

How to Talk to Your Healthcare Provider About Out-of-pocket Medication Costs

Are you concerned about your out-of-pocket costs for a new medication? Ask the following questions at your doctor's office to learn about possible cost savings.

1. Can you or someone in your office help me find out how much this medication will cost out-of-pocket?
2. Is there an equally effective medication that may have lower out-of-pocket costs?
3. Does this medication have a generic equivalent that I can use?
4. Could a change in dosage or frequency help reduce my out-of-pocket costs, but still be effective?
5. Do you have samples of the medication to help me save out-of-pocket costs, at least for a month?
6. Can you or someone in your office help me check with my health plan to see whether a 30- or 90-day supply, or mail order would be a better deal for me?
7. It is easier for me to pay one month at a time. Is it possible to spread out my payments? [For physician-administered drugs.]
8. Would it be cheaper to receive my treatment by infusion or IV instead of orally? [For patients receiving cancer treatment.]
9. Can you or someone in your office help me find financial assistance to cover my out-of-pocket costs?
 - i. Are there drug coupon discount cards for my medications? Note: this may only apply if you have commercial insurance.
 - ii. Is there a charitable foundation that I can apply to?