How pharmacy networks can affect you

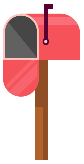
A pharmacy network is made up of different pharmacies that agree to work with your prescription drug plan to offer medicines to plan members at a lower cost.

Types of pharmacies

Pharmacy networks include many types of pharmacies that offer different services and benefits. The 2 most common types of pharmacies are:

In-person retail pharmacies:

- You pick up your medicine at the pharmacy
- You can ask a pharmacist questions about your medicines over the phone or in-person



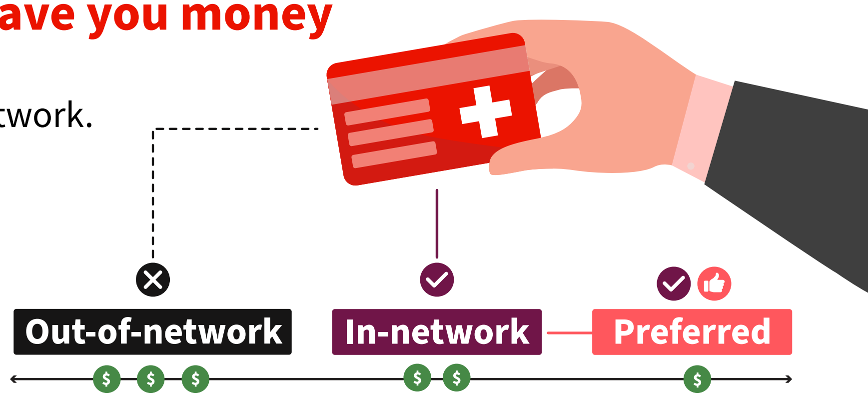
Mail-order pharmacies:

- Medicines are delivered to your home
- You can often get a 3-month supply

How pharmacy networks can save you money

The amount you pay for your prescriptions depends on your health plan's pharmacy network.

- **Out-of-network:** Pharmacy has not agreed to work with your health plan
- **In-network:** Pharmacy has agreed to work with your health plan to offer a lower cost for prescriptions
- **Preferred:** In-network pharmacy that has agreed to offer even lower costs for prescriptions and save you more money. Not all pharmacy networks include preferred pharmacies.



Pay more for your prescriptions

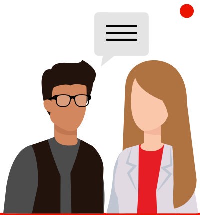
Pay less for your prescriptions

You'll pay more at out-of-network pharmacies. You'll pay less in-network. You'll likely pay the least at preferred pharmacies.

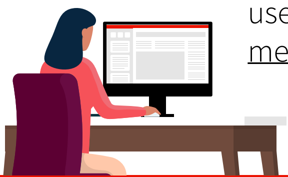
How to find out if your pharmacy is in-network and preferred

To find out if your pharmacy is in-network and preferred, you can:

- Contact your insurance provider



- Ask your pharmacist



- If you have Medicare, you can also use the Medicare plan finder tool: medicare.gov/plan-compare

To learn more, visit aarp.com/medicationliteracy

Source: Medication Literacy Series: The Role that Pharmacy Networks Play in Accessing and Affording Prescription Drugs, AARP, September 2024