

Finding In-Network Pharmacies

Why Does This Matter?

- Just like there are in-network and out-of-network doctors, **the same is true for pharmacies.**
- A pharmacy network is a group of pharmacies that a health insurance company has agreements with to provide medications for a specific price.
- Some health plans also have **preferred in-network pharmacies** which the health insurance company usually has agreements with to provide medication at an even more discounted price.
- **Make sure you are getting your prescriptions filled at an in-network or preferred in-network pharmacy to keep your costs lower.**

Steps to Take:

Check Your Plan Information

- Many health insurance companies have an online tool to find in-network pharmacies near you. Your health insurance company's website can usually be found on your health insurance ID card.
- Look for what is usually called **"find a pharmacy," "pharmacy finder,"** or **"pharmacy locator,"** on the website and fill in the required information. The website will show you a list of in-network pharmacies near you.
- Some health insurance companies may also send you printed resources or offer an app you can download with this information.
- **Then tell your doctor, so they can send your prescriptions to the pharmacy you choose.**

Ask for Support

Talk to Your Doctor:

- Tell your doctor that you want to make sure your prescriptions go to an in-network pharmacy. Ask them if they or someone in their office can help with this.

Talk to the Pharmacist:

- Before you fill your prescription, tell the pharmacist the name of your plan and ask if they are in your plan's network.

Talk to Your Insurance Company:

- Check the back of your health insurance ID card or go to your health insurance company's website to find their customer service phone number.
- Tell them you want to make sure you are using an in-network pharmacy to lower your prescription drug costs – and ask if they can help you with that or provide more information.

For additional tips on how to lower your prescription drug costs, see the:

[Ways to Lower Your Prescription Drug Costs Conversation Guide](#)

