

Generic Drugs

SAME QUALITY. LOWER COST.

What you should know about prescription coverage
before you check out at the pharmacy.



What They Are

What is a generic drug?

A generic is a U.S. Food and Drug Administration (FDA) **approved copy of a brand-name medication.**

It has the same:

- Active ingredient
- Strength & dosage
- Safety & effectiveness
- Intended use

What's different?

- Name
- Color or shape
- Inactive ingredients (like fillers or dyes)

Bottom line:

Generics work the same way in your body as brand-name drugs.

Why Trusted

Are generics safe?

Yes. Generics must meet the **same FDA standards as brand-name drugs.**

Before approval, the FDA confirms generics:

- Are absorbed by the body the same way
- Deliver the same amount of medicine
- Are made in FDA-inspected facilities

After approval, the FDA continues to monitor safety and quality.

Why they cost less:

- Brand drugs pay for original research & trials
- Generics don't repeat that cost
- Competition keeps prices lower

How To Save

Most recent facts*:

- Generic prescriptions are about \$7 on average
- Brand-name prescriptions are about \$30 on average
- Nearly 9 out of 10 prescriptions filled in the U.S. are generics

What's recommended:

- Generics account for only a small share of total drug spending
- That's why health plans encourage generics when available

Why it matters:

Choosing FDA-approved generics helps lower your out-of-pocket costs and helps *keep prescription coverage more affordable for everyone.*

Pro tip:

If a generic is available, **ask your provider or pharmacist.** It's one of the easiest ways to save on prescriptions, *without sacrificing care.*



Lower price
does not mean
lower quality.

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* National averages based on AAM and IQVIA prescription drug spending analyses (2025). Actual costs vary by plan and pharmacy.

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