



## Who We Are

Attorney General  
Tom Miller  
Office Directory

## What We Do

Protecting Consumers  
Fighting Crime  
Helping Victims of  
Crime  
Working for Farmers  
Protecting the  
Environment  
Raising Child Support  
Awareness  
Representing State  
Government  
Issuing Attorney  
General Opinions  
Enforcing Tobacco Laws  
Protecting Utility  
Customers

## Resources

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## Consumer Advisory Bulletin

**Health "Discount Cards" -- A Prescription for Wasting Money?**

Various companies now are offering "discount cards" that supposedly give consumers a price cut on prescriptions and other health-related purchases. Sounds good -- but be careful: some health discount cards promise more than they can deliver, some are worthless, and some are outright frauds.

Discount card offers tend to target older citizens. The offers may come in the mail, or you may get a call from a salesperson asking to come to your home to explain the company's program. Sellers may make the offer sound too good to pass up, and they may urge you to make a "snap decision."

Be wary. The cards may cost hundreds of dollars per year, and some companies promise much more than they deliver. For example, companies have promised that the cards could be used for discounts up to 40% at certain pharmacies -- but, after paying for a card, consumers discover that their pharmacy doesn't accept it.

Discount cards also have been sold with promises that consumers can save on dental care, optometry services, and chiropractic service. But consumers often find that their local health-care professionals don't accept the card. Some consumers have been told that their health care professional will be signing up to accept the card, only to find that no one has even approached the health providers about signing up to accept a card.

**Follow these tips when you are offered a health care discount card:**

- Never sign up for a prescription or health care discount card without finding out for certain that your pharmacy or health care providers accept it.
- Check in advance with your health providers. Also check with your health insurance company for its thoughts.
- Don't rely on sales pitches that a certain rate of pharmacies or health care providers accept the card (such as, "over 50% of pharmacies accept the card.") Touted participation rates may be misleading or simply false.
- Remember, senior citizens often already receive discounted prices from many pharmacies and other health providers. Always check with them first, and never pay large sums in advance for a discount card.
- Finally, call the Attorney General's office at 515-281-5926 to see if there have been any complaints about the company offering the card.

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