How to Save on Pet Meds, Flea and Tick, and Pet Food

Medicine, parasite prevention and food are the bills that come back every month. This guide covers the savings for dogs and cats that most people miss: getting a written prescription, filling human-drug medicines at a regular pharmacy, comparing total prices on pet-only medicines, using flea and tick products safely, and feeding a complete food you can afford. The rule throughout: save by changing where you buy, not by changing what your pet gets or how much.

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The short answer

- **Ask your vet for a written prescription.** Then you can shop around. Many states require vets to give you one if you ask.
- **Ask whether there's a human version or a generic.** A regular pharmacy may fill a human-drug medicine for less, and a free discount card like GoodRx can cut the price further.
- **Compare the total price** of the same medicine, strength and quantity at your vet, a regular pharmacy, a warehouse store pharmacy and a licensed online pharmacy. Ask your vet if they can match a lower price.
- **Use flea and tick products exactly as labeled** for your pet's species and weight. Never put a dog product on a cat.
- **Feed an affordable food with an AAFCO "complete and balanced" statement** for your pet's species and life stage, and compare cost per day, not price per bag.
- **Change where you buy, not what your pet gets.** Don't skip doses, stretch them or switch medicines or prescription diets without your vet.

1. Ask for a written prescription

When your vet prescribes a medicine, you usually don't have to buy it at the clinic. The American Veterinary Medical Association considers it an ethical obligation for vets to give clients a prescription on request instead of dispensing the drug, and many states require it by law.

Questions worth asking at the visit:

- “Can I have a written prescription so I can compare prices?”
- “Is there a lower-cost human version, or an FDA-approved generic veterinary medicine, that would work for my pet?”
- “Is there an equally good option that costs less?”
- “Would a different strength or quantity cost less per dose? Is it OK to split these tablets?”
- “Can you send the prescription to my pharmacy, with the prescriber information they’ll need?”
- “Do you charge a prescription fee? Can you match a lower price?”

Some medicines are cheapest at the clinic. A written prescription lets you check.

2. Fill human-drug medicines at a regular pharmacy

Many medicines vets prescribe, such as some antibiotics, pain and anxiety medicines, and insulin, are the same drugs people take. Many regular pharmacies can fill these prescriptions, sometimes for less. Ask whether the pharmacy carries the exact strength and form your vet prescribed.

- **Discount cards:** GoodRx says most of its coupons work at local pharmacies for a human medicine prescribed to a pet, but not for pet-only or compounded medicines, and some coupons exclude pets. The pharmacy may need your vet’s DEA number or state prescriber ID and your pet’s birth date. Confirm the price before you pay. If a coupon doesn’t work, GoodRx’s help line is 855-268-2822.
- **CVS:** on July 21, 2026, CVS said its roughly 9,000 pharmacies now fill select medicines for dogs and cats, including antibiotics, allergy and flea and tick medicines, insulin and pain relievers. Ask your local store whether it carries your pet’s medicine and what it costs.
- **Costco:** you don’t need a membership to use a Costco pharmacy. Members get extra discounts on many pet medicines, including some pet-only ones, at warehouse pharmacies. Ask for the price before buying a membership just for this.

Safety check at pickup: tell the pharmacist it’s for a pet and the species. Before the first dose, check that the drug, strength, form and directions match what your vet prescribed, and call your vet about any difference. For insulin, make sure the insulin and the syringe or pen match. Ask the pharmacist to check flavored, liquid and chewable medicines for **xylitol** (sometimes called birch sugar), which the FDA warns can be life-threatening to dogs. If your dog may have eaten xylitol, call a vet or emergency clinic right away, even if your dog seems fine. Never give a pet a human pain reliever or other medicine your vet didn’t prescribe.

3. Pay less for pet-only medicines

Many parasite preventives and some other pet medicines have no human version, so GoodRx-style pharmacy coupons usually don't apply. Other programs, like Costco's member pricing and maker rebates, may. Ways to pay less:

- **Compare the total cost** of the same product, strength and quantity at your vet, a regular pharmacy, a warehouse pharmacy and a licensed online pet pharmacy, including shipping, prescription fees, membership costs and rebates. Ask your vet if they can match it.
- **Ask about rebates, larger packs and auto-delivery discounts**, then compare cost per dose. Check expiration dates and auto-renewal terms, and before buying a big supply, ask your vet whether your pet's dose or weight is likely to change.
- **Check an online pharmacy before you buy.** Make sure it's licensed to serve your state (your state board of pharmacy can tell you), or look it up with the National Association of Boards of Pharmacy's Safe Pharmacy tool. Skip sites that sell prescription medicines without a prescription.

If you can't afford the next refill, call your vet before you run out. Ask about a lower-cost option or a smaller supply you can afford now. Don't skip doses, stretch the time between them or give less to make it last.

4. Flea and tick: cheaper can work, wrong is dangerous

Lower-cost flea and tick products can be good options, but products with the same active ingredient can differ in strength, how long they last and which parasites they cover. Ask your vet which lower-cost options fit your pet, and then:

- **Never put a dog-only product on a cat.** Some dog products, especially those with permethrin, can kill cats. If you have dogs and cats, follow the label's instructions for keeping them apart and don't let cats groom a treated dog.
- **Match the species, life stage and weight range** on the package to your pet now. Don't split a large-dog tube between smaller pets. Treat puppies and kittens only with a product whose label allows it.
- **Know what you're replacing.** A cheaper flea and tick product may not prevent heartworm or intestinal worms. Don't drop or pause heartworm prevention to save money without talking to your vet.
- **If your pet reacts** (heavy drooling, shaking, stumbling or other unusual signs), remove a flea collar right away and call your vet or an emergency clinic. Ask before bathing; the

vet may tell you to wash the product off with mild dish soap and lots of water.

5. Pet food: complete and balanced, at a price you can keep paying

For healthy dogs and cats, an affordable food can provide complete nutrition. An expensive brand isn't required. Look for the **AAFCO nutritional adequacy statement**, usually in small print on the back or side of the package. The FDA explains that "complete and balanced" means the food is meant to be your pet's whole diet. Foods labeled for intermittent or supplemental feeding, and most treats and toppers, aren't.

- **Match the life stage:** growth, adult maintenance, pregnancy and nursing, or all life stages. For a puppy expected to weigh 70 pounds or more as an adult, look for a statement that includes growth of large-size dogs.
- **Compare cost per day, not per bag.** Divide the price by the number of days it feeds your pet at the right daily amount. Foods differ in calories, so check calories per cup or can instead of assuming the same amount of each. Don't cut portions below what your pet needs to save money.
- **Measure meals.** Overfeeding costs money and adds weight. Use the package guide as a start and ask your vet what your pet should weigh.
- **Store brands and bigger bags** can cost less. Buy a size you'll finish while it's fresh, keep dry food in its original bag, closed tight or inside a sealed container, and keep the lot number in case of a recall.
- **Switch gradually when you can,** over about a week. If you can't afford enough of the old food to do that, ask your vet how to switch. Call your vet if your pet stops eating, especially a cat.
- **Prescription diets:** don't switch without your vet. Ask whether there's a less expensive option for the same condition, and for a written authorization so you can compare prices.

If you can't afford food right now, find a pet food pantry near you (helpmypet.us/near/?focus=food). Some community food banks also have pet food, so ask even if their website doesn't say so.

6. Vaccines, checkups and spay/neuter

Low-cost clinics, shelter clinics and vaccine pop-ups at pet stores often charge less for vaccines, checkups and spay/neuter. Find low-cost care near you (helpmypet.us/near/) or browse more ways to save on pet care (helpmypet.us/save-on-pet-care/).

Watch out for

- Sites that sell prescription medicines with no prescription, or prices that look too good to be true.
- Skipping, stretching or splitting doses to make a medicine last.
- Giving a pet a human medicine, or a leftover pet medicine, without your vet's OK.
- Dog flea and tick products on or near cats.
- Swapping a combination preventive for a cheaper one that covers fewer parasites.

Common questions

Can I use GoodRx for my dog or cat?

Usually, for a human medicine your vet prescribed. GoodRx says most coupons work at local pharmacies, but not for pet-only medicines like heartworm or flea and tick prevention, or for compounded medicines, and some coupons exclude pets. The pharmacy may need your vet's DEA number or state prescriber ID and your pet's birth date. If a coupon doesn't work, call GoodRx at 855-268-2822.

Does my vet have to give me a prescription?

The AVMA says vets should provide a prescription on request, and many states require it by law. Your vet has to decide the medicine is appropriate and have an established relationship with you and your pet, which may require an exam under state and federal rules.

Is cheap pet food bad for my pet?

Affordable food can provide excellent nutrition. Look for an AAFCO nutritional adequacy statement for your pet's species and life stage, and follow any diet your vet has prescribed. Watch your pet's weight, energy, coat and stool, and ask your vet if you have concerns.

Where can I fill a pet prescription besides the vet?

Many regular pharmacies fill pet prescriptions, including CVS since July 2026. Costco pharmacies are open to non-members, with extra discounts for members. Licensed online pet pharmacies are another option. Bring a written prescription, or ask your vet to send it.

What if I can't afford my pet's next refill?

Call your vet before you run out and ask about a lower-cost option or a smaller supply. Don't skip or stretch doses. Then compare prices with a written prescription, and check help paying for care.

Sources

- American Veterinary Medical Association: Prescriptions and pharmacies, FAQs for pet owners
- GoodRx: Can I use a GoodRx coupon for my pet?
- CVS Health: CVS Pharmacy now fills pet prescriptions nationwide (July 21, 2026)
- Costco: Do I need a membership to purchase prescription drugs?
- Costco Pharmacy: Pet medications
- National Association of Boards of Pharmacy: Safe Pharmacy
- U.S. Food and Drug Administration: Frequently asked questions about animal drugs
- U.S. Food and Drug Administration: Paws off xylitol, it’s dangerous for dogs
- U.S. Food and Drug Administration: Safe use of flea and tick products in pets
- U.S. Environmental Protection Agency: Changes to labels of spot-on flea and tick products
- U.S. Food and Drug Administration: “Complete and balanced” pet food
- AAFCO: Selecting the right pet food
- World Small Animal Veterinary Association: Selecting a pet food for your pet

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