Generic medications.

Your questions, answered.

Nine out of every 10 prescriptions filled are for generic medications.[1] Knowing your options can help you choose the medication that's right for you. Here are answers to some common questions about generics.[1]

Q. What are generics?

A. Generic medications are approved by the U.S. Food and Drug Administration (FDA). They're made to work the same way as their brand-name versions.

Generics and brand-name medications:

- Have the same active ingredients.
- Work the same way in the body.
- Have the same strength and come in the same form (like a tablet or liquid).
- Are used in the same way (like taken by mouth or injected).

Q. Do all brand-name medications have a generic?

A. No. You can ask your doctor if a brand-name medication has a generic version.

Q. Why do generics usually cost less than brand-name medications?

A. Brand-name medications usually cost more because the companies making them need to spend years researching and testing the medications before they can be sold.

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Generics typically cost

85% less

than their brand-name versions[1]

Companies that make generic medications don't have to repeat all of that testing. They just need to show that the generic works the same way as the brand-name medication.

Q. Why should I choose a generic?

A. Generic medications can help you save money. They can cost up to 85% less than their brand-name versions.

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Q. Why does my generic medication look different than the brand?

A. The FDA generally allows small differences in the size, shape, and color of generic and brand-name medications. These differences don't affect how the medication works.

Q. Does the FDA make sure generics are safe to use?

A. Yes. Before approving a generic, the FDA reviews it to make sure it works the same way as the brand-name medication. Generic and brand-name medications must meet the same quality standards. The FDA also continues to monitor medications after they're approved.

Q. Can generics cause different side effects than brand-name medications?

A. Generics are made to work the same way and provide the same health benefits as the brand-name medication. In some cases, people may react differently to certain inactive ingredients.

If you have side effects from a medication, talk with your doctor or pharmacist.

Q. Do the differences in inactive ingredients affect how the medication works?

A. Not usually, but some people may react differently to certain inactive ingredients.

Q. I've heard that generics have "impurities." Does that mean they're unsafe?

A. No. Small amounts of impurities can occur when medications are made. This happens with both brand-name and generic medications. The FDA sets strict limits on what is allowed and requires manufacturers to test their medications to make sure they meet those standards.

Q. Does the FDA make sure that generics made outside of the U.S. are safe to use?

A. Yes. All approved medications that are available in the U.S. must meet the same quality standards, no matter where they're made. All manufacturers must test their medications before they can be sold in the U.S. The FDA inspects manufacturing facilities around the world to make sure medications meet U.S. quality standards.

Q. How do I switch to a generic?

A. Call your doctor's office and ask if a generic will work for you. If your doctor says yes, ask for a new prescription.

Q. How can I find out how much a generic will cost me?

A. Log in to the myCigna® app[2] or **myCigna.com**® and use the Price a Medication tool to see what you'll pay.[3]

Q. My doctor wrote me a prescription for a brand-name medication. Why did my pharmacy fill a generic?

A. If an FDA-approved generic is available, your pharmacist may be able to give you the generic instead of the brand-name medication, depending on state law.

Q. Is an "Authorized Generic" the same as a generic medication?

A. No. An authorized generic isn't actually a generic medication.[4] It's the same medication as the brand-name version and is made by the same company. The main difference is that it's sold without the brand name on the label and may cost less.



1. U.S. Food and Drug Administration (FDA) website. "Generic Drugs: Questions & Answers." Last updated 06/08/26. fda.gov/drugs/generic-drugs/generic-drugs-questions-answers.

2. App/online store terms and mobile phone carrier/data charges apply.

3. Prices shown on myCigna are not guaranteed and coverage is subject to your plan terms and conditions. Visit myCigna for more information.

4. U.S. Food and Drug Administration (FDA) website, "FDA List of Authorized Generic Drugs." Content current as of 07/02/26. fda.gov/drugs/abbreviated-new-drug-application-anda/fda-list-authorized-generic-drugs.

Health benefit plans vary, but in general to be eligible for coverage, a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If your plan provides coverage for certain prescription drugs with no cost-share, you may be required to use an in-network pharmacy to fill the prescription. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

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