Without insurance, generic drugs are still relatively inexpensive compared to brand names—but people often pay more than they expect.

Average out-of-pocket for generics (ages 30–60, no insurance)

Typical per prescription:

- Most common generics: **$10–$25 per month**
- Some very low-cost generics (on $4 lists or discount cards): **$4–$10**
- Higher-priced generics (diabetes, inhalers, specialty): **$30–$80+**

Typical total per person:

- **1 medication:** about **$10–$25/month**
- **2–3 medications:** about **$25–$60/month**
- **4+ medications:** often **$60–$120/month**

Average annual spend (uninsured adults using generics)

A reasonable national estimate for working-age adults paying cash:

About $300–$700 per year
(roughly **$25–$60 per month** among those who take medications)

People with no ongoing prescriptions obviously spend $0, but among those who do take meds, most fall into that $25–$60 monthly range paying cash.

Why it varies

Costs depend on:

- Pharmacy chosen (huge price differences)
- Use of discount cards (GoodRx, etc.)
- $4 generic programs at big chains
- Number of maintenance medications

Simple real-world example

A typical 45-year-old paying cash:

- Lisinopril: $10
- Atorvastatin: $12

- Metformin: $10
  Total: about **$30–$40/month**

Big picture takeaway

For adults 30–60 **without insurance**:

Most who take generics spend **$25–$60 per month total**
with many paying **$300–$700 per year**

That's exactly why $0-generic membership or subscription models resonate so well—people already feel that steady monthly cost even when the meds are "cheap."