

# Prescription Drugs: Smart Shopping Yields Big Savings

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If you're paying out-of-pocket for prescription drugs, you can save a lot of money by shopping smart.

*Consumers' CHECKBOOK* magazine has studied drug prices in seven different metropolitan areas. *CHECKBOOK* has shopped for prices in all of the chain and independent drug stores in those areas for 17 individual prescriptions (12 brand name drugs and five generics). The magazine will be releasing over the next few weeks results of the study showing how each local store stacks up in the Boston area, the Chicago area, the Minneapolis-St. Paul area, the Philadelphia area, the San Francisco Bay Area, the Seattle area, and the Washington, DC area.

*CHECKBOOK* has also compared prices at online and mail-order suppliers and at Canadian outlets, and has checked out the savings claimed by discount drug cards.

Findings, based on initial analysis for five of these areas, include the following:

- Within each area, there are big store-to-store price differences. Some stores in each area, including both independents and chains, had prices that **averaged** more than 40 percent lower than prices at the area's highest priced stores. Examples of price differences include a range from \$80 to \$125 for one hundred .625 milligram tablets of Premarin and a range from \$4 to \$28 for thirty 250 milligram tablets of Amoxicillin. See Table 1.
- Looking at each store's average prices across the full range of prescriptions, *CHECKBOOK* found that drugs that would cost \$100 at the average store would, in most cases, cost \$75 or less at the area's lowest priced store and \$125 or more at the area's highest priced store. See Table 2.
- In most areas the mom-and-pop independent stores were, on average, less expensive than the big chains. See Table 2.
- While some chains had very consistent pricing from store to store, this was not true for many of the chains. Filling the same prescription could cost you more or less depending on which store you use within a chain, so you have to shop.
- The lowest priced U.S.-based online/mail-order pharmacies—Familymeds.com and AARP Pharmacy Service—had prices lower than the local stores of any chain. On

Table 1

Illustrative Low, Average, and High Prices Within the Same Metropolitan Area for Prescription Drugs			
Item	Lowest price	Average price	Highest price
Premarin (estrogen replacement) 100 ct. of .625 mg tablets	\$80.00	\$101.85	\$125.00
Lipitor (lowers cholesterol) 90 ct. of 10 mg tablets	\$180.00	\$218.92	\$256.19
Norvasc (high blood pressure/angina) 100 ct. of 5 mg tablets	\$120.99	\$161.83	\$182.19
Viagra (impotence) 30 ct. of 50 mg tablets	\$233.99	\$293.33	\$345.00
Amoxicillin (antibiotic) 30 ct. of 250 mg tablets	\$4.00	\$12.40	\$27.95
Zoloff (depression) 90 ct. of 100 mg tablets	\$204.00	\$262.91	\$320.00

the other hand, some online/mail-order pharmacies had prices that were only about equal to—or even higher than—the average for local brick-and-mortar stores. See Table 3.

(Of course, some consumers might want to use an online/mail-order pharmacy even if its prices are not as low as the prices at the area’s lowest priced stores, if getting to the low-priced local stores is inconvenient.)

- Buying from Canadian online/mail-order pharmacies is not a sure way to save. Although some drugs purchased via Canadian online/mail-order outlets are much cheaper than they would be in the U.S., for others the Canadian price is higher than you would pay at almost any U.S. pharmacy. In *CHECKBOOK*’s research, Canadian online/mail-order pharmacies beat the average prices at U.S.-based online/mail-order outlets by 70 percent for a Premarin prescription and by 53 percent for a Celebrex prescription. But for a Viagra prescription, the average price at U.S.-based online/mail-order outlets was 18 percent lower than the average at Canadian online/mail-order outlets; for an Oxybutynin prescription, the U.S. online/mail-order outlets beat the Canadian outlets by 33 percent, and for an Amoxicillin prescription, the U.S. outlets beat the Canadian outlets by 50 percent. See Table 4.
- Among Canadian online/mail-order pharmacies, there is substantial price variation. The highest priced Canadian outlets’ prices for the drugs *CHECKBOOK* surveyed averaged 25 percent higher than the lowest priced Canadian outlets’ prices. See Table 5.

Table 2

<b>How Chain &amp; Independent Store Prices Compare in Five Metropolitan Areas</b> (What you'd pay for drugs that would cost \$100 at the average store)			
Metropolitan Area	Lowest Cost	Average Cost	Highest Cost
<b>Boston area</b>			
Chains	\$75	\$106	\$114
Independent stores	\$70	\$104	\$138
<b>Chicago area</b>			
Chains	\$71	\$97	\$106
Independent stores	\$64	\$94	\$125
<b>Minneapolis-St. Paul area</b>			
Chains	\$72	\$94	\$107
Independent stores	\$69	\$95	\$142
<b>Philadelphia area</b>			
Chains	\$82	\$103	\$111
Independent stores	\$61	\$97	\$130
<b>Seattle area</b>			
Chains	\$73	\$102	\$119
Independent stores	\$63	\$97	\$151

- Some consumers will save money or time by signing up for a prescription drug discount card. These cards can be used to get discounts at many local pharmacies. *CHECKBOOK* found that on average, using a card at any local pharmacy would yield prices about comparable to the prices one could get at the **lowest** priced local stores without a card. So these cards let a consumer get good prices without the inconvenience of driving to one of the area's lowest priced stores. But some of these cards have annual fees, ranging as high as \$50, so they make sense only for consumers who will be making substantial drug purchases. See Table 6.
- It is easier to get reasonable prescription drug prices in some than in others. The Minneapolis and Chicago areas, for example, had prices that were about eight to eleven percent lower than prices in the Boston area.

*CHECKBOOK* also offers various other tips to help consumers save on prescription drugs:

- Be sure to take advantage of generic substitutes whenever possible rather than paying for more expensive brand name drugs. For the five brand name/generic price comparisons *CHECKBOOK* did, the average savings with the generic was more than 55 percent.

Table 3

<b>Shopping at Online/Mail-Order Outlets Might Yield Savings</b> (What you'd expect to pay at each store for drugs for which CHECKBOOK's all-store/all-area average price at brick-and-mortar retailers is \$100)	What you'd pay	Shipping charges (per order)
All-chain-store average	<b>\$101</b>	
All-independent-store average	<b>\$97</b>	
<b>Prices at U.S. online/mail-order pharmacies (not including shipping)</b>		
AARP Pharmacy Service—800-289-8849 www.aarppharmacy.com	<b>\$69</b>	Free
American Pharmacy—888-223-3935 www.abeewell.com	\$86	\$4.60
Apothecary Shoppe—801-521-6353	\$104	\$2.00
CVS.com—888-607-4287 www.cvs.com	\$90	\$2.00
DrugPlace.com—800-881-6325 www.drugplace.com	\$87	Free
Drugstore.com—800-378-4786 www.drugstore.com	<b>\$74</b>	\$1.49
Eckerd.com—800-325-3737 www.eckerd.com	<b>\$72</b>	Free
Familymeds.com—888-787-2800 www.familymeds.com	<b>\$68</b>	Free
HomeMed Pharmacy—866-466-3633 www.homemed.com	<b>\$73</b>	\$3.95
No Frills Pharmacy—800-485-7423 www.nofrillspharmacy.com	\$86	\$5.00
Phar-Express—800-253-4656	\$87	\$3.00
PharmNet-Rx—877-697-9638 www.pharmnet.com	\$78	Free
Scrip Pharmacy—877-347-3216 www.scrippharmacy.com	<b>\$74</b>	Free
U-Save Pharmacy—888-817-3784 www.usaverx.com	\$76	\$3.00
Value Express—800-251-7971	\$92	\$3.00
WalMart.com—800-273-3455 www.walmart.com	\$76	Free
Walgreens.com—877-250-5823 www.walgreens.com	\$82	\$7.44

- If your needs are small, ask your doctor for free samples. Doctors frequently get samples from manufacturers' sales representatives and may be willing to pass some along to you.
- If your doctor approves, buy in quantity. The per-pill cost for 90 pills is often less than that for 30 pills. But remember that medications deteriorate over time.
- Don't feel you have to buy drugs from your doctor. Some doctors dispense drugs (at a fee) directly to patients, cutting out the drugstore. This is a source of

Table 4

Buying Canadian Sometimes Saves, Sometimes Doesn't	Premarin (estrogen replacement) 100 ct. of .625 mg tablets	Lipitor (lowers cholesterol) 90 ct. of 10 mg tablets	Norvasc (high blood pressure/angina) 100 ct. of 5 mg tablets	Lasix (water retention from heart disease) 100 ct. of 20 mg tablets	Lasix generic: Furosemide 100 ct. of 20 mg tablets	Viagra (impotence) 30 ct. of 50 mg tablets	Amoxicillin (antibiotic) 30 ct. of 250 mg tablets	Zoloft (depression) 90 ct. of 100 mg tablets	Celebrex (arthritis) 100 ct. of 100 mg tablets	Tegretol (seizures, epilepsy) 100 ct. of 100 mg tablets	Ditropan generic: Oxybutynin (bladder) 100 ct. of 100 mg tablets
	Average price at U.S. retail stores	\$101.85	\$218.92	\$161.83	\$30.31	\$13.88	\$293.33	\$12.40	\$262.09	\$192.78	\$43.50
Average price at U.S. mail-order outlets (before shipping)	\$88.80	\$201.09	\$144.63	\$23.60	\$11.72	\$283.33	\$10.03	\$224.43	\$162.21	\$29.95	\$21.92
Average price at Canadian mail-order outlets (before shipping)	\$26.57	\$150.74	\$127.66	\$26.70	\$16.11	\$344.19	\$20.26	\$161.14	\$76.14	\$24.15	\$33.07
Average price at Canadian mail-order outlets as percentage of average price at U.S. mail-order outlets (before shipping)	30%	75%	88%	113%	137%	121%	202%	72%	47%	81%	151%

additional income for the doctor and may save you time, but be sure to compare the doctor's charges to what you'd pay at the drugstore. Also, be aware that this practice injects a new conflict of interest into your relationship with your doctor, since prescribing more medicine makes the doctor more money.

- Be sure to ask for a senior discount if you qualify. Many stores offer senior discounts, usually 10 percent off.
- Find out whether you qualify for one of the drug-manufacturer-sponsored prescription drug cards that enable users to get drugs made by the sponsoring manufacturers at a discount. Qualification is based on age and/or income. Pfizer and Lilly sponsor their own cards, and Abbot, Astra-Zeneca, Aventis, Bristol-Myers Squibb, GlaxoSmithKline, Janssen, Novartis, and Ortho-McNeil all participate in the Together Rx card.
- Be sure to use all of the insurance coverage to which you are entitled. In many cases, stores participate in plans that allow you to pay nothing or only a small copayment while the store collects from your insurer. If you have one of these plans, but don't purchase at a participating store, be sure to submit a claim to your insurance company for at least partial reimbursement.
- Ask your doctor whether a lower priced drug will work just as well. When a new drug is released, it is often heavily marketed to doctors and widely discussed. A doctor may prescribe it just because it is on his or her mind although a cheaper, older drug—possibly one that has a generic substitute—might be equally effective.

Table 5

<h2 style="text-align: center;">Not All Canadian Pharmacies Are Equal</h2> <h3 style="text-align: center;">What You'd Pay for Six Selected Drugs</h3>			
Outlet	Cost before shipping	Percent of average	Shipping costs (per order)
<b>Average Canadian cost</b>	\$430.29		
Federal Drugs—877-333-5544 <a href="http://www.federaldrugs.com">www.federaldrugs.com</a>	\$374.80	87%	\$15.00
CamTrust RX—800-640-2221 <a href="http://www.canstrustx.com">www.canstrustx.com</a>	\$393.20	91%	\$15.00
Rx 1 Pharmacy—866-791-7771 <a href="http://www.rxl.biz">www.rxl.biz</a>	\$399.26	93%	\$12.00
CanadaPharmacy.com—800-891-0844	\$401.00	93%	\$10.00
Discount Canada Drugs—800-798-2885 <a href="http://www.canadian-drugs.com">www.canadian-drugs.com</a>	\$404.76	94%	\$12.99
American Drug Club—866-329-3356 <a href="http://www.americandrugclub.com">www.americandrugclub.com</a>	\$412.74	94%	\$14.99
Canadadrugs.com—800-226-3784	\$414.04	96%	Free
MediSave.ca—877-888-3784	\$425.00	96%	\$14.00
DoctorSolve—866-732-0305 <a href="http://www.doctorsolve.com">www.doctorsolve.com</a>	\$428.01	99%	\$15.00
OnlinePharmaciesCanada.com—877-536-8162	\$431.43	100%	\$15.00
CanadianPrescriptionSavers.com—800-745-5781	\$431.59	100%	\$15.00
Canadian-Pharmacies.com—888-431-1166	\$432.05	100%	\$12.99
CrossBorderPharmacy.com—888-626-0696	\$432.05	100%	\$14.95
MapleLeafPharmacy.com—888-431-2025	\$432.05	100%	\$12.99
Universaldrugstore.com—866-456-2456	\$432.86	100%	\$10.00
CanDrug—888-488-3784 <a href="http://www.candrug.com">www.candrug.com</a>	\$434.00	101%	\$19.00
Affordable Rx—800-351-3035 <a href="http://www.affordablelrx.com">www.affordablelrx.com</a>	\$435.21	101%	\$5.95
Pharmacy-online.ca—877-530-3743	\$436.80	101%	\$13.40
Canadian Meds USA—877-933-0505 <a href="http://www.canadianmedsusa.com">www.canadianmedsusa.com</a>	\$445.01	103%	\$12.95
Canada Rx—866-262-2174 <a href="http://www.canadarx.com">www.canadarx.com</a>	\$456.31	106%	\$19.99
Onlinecanadianpharmacy.com—888-730-3338	\$464.47	108%	\$14.00
AllCanadianPharmacies.com—866-324-2281	\$464.49	108%	\$15.00
Canadameds.com—877-542-3330	\$465.33	108%	Free
CanadaRxAssist.com—866-443-3907	\$480.41	112%	\$13.00

Table 6

<b>How Much Will a Prescription Drug Savings Card Save You?</b>	
(Shows what you would expect to pay at each store for drugs for which CHECKBOOK's all-store/all-area average retail price is \$100.)	
	What you'd pay
<b>All-store/all-area average retail price without card</b>	\$100
<b>Average you'd pay at the same stores using a card</b>	\$74
AARP MembeRx Choice—\$19.95/year, accepted at 53,000 pharmacies	\$77
Members Advantage—\$0/year, accepted at 35,000 pharmacies	\$76
RxDrugCard—\$45.95/year for individual, \$49.95/year for family, accepted at 52,000 pharmacies	\$70
Rx Savings Plus (AdvancePCS)—\$0/year, accepted at 48,000 pharmacies	\$75
YourPlan (Medco Health)—\$25/year for individual, \$40/year for family, accepted at 40,000 pharmacies	\$72

- Ask about non-drug alternatives. It might be that weight loss, reduction of salt intake, drinking more fluids, or some other change in your habits can be tried as an alternative to drug treatment.
- If you've been taking a drug for a long time, ask your doctor if continued use still makes sense. Sometimes doctors simply forget to stop the use of drugs after a long-term problem has been relieved.
- To get *CHECKBOOK*'s ratings of local pharmacies, go to [www.checkbook.org](http://www.checkbook.org).

Table 7

<b>Savings with Generics</b>			
Average prices at five large chains			
Brand name	Brand name price	Price of generic substitute	Savings with generics
Lortab	\$37.19	\$13.75	\$23.44 (63%)
Lasix	\$31.30	\$13.53	\$17.77 (57%)
Glucotrol	\$104.23	\$51.06	\$53.17 (51%)
Tegretol	\$47.10	\$26.48	\$20.62 (44%)
Ditropan	\$126.14	\$33.84	\$92.30 (73%)

Consumers' CHECKBOOK Magazine Reports  
**Regional Price Comparison of Popular Prescription Drugs**

	All Areas	Bay Area	Boston	Chicago	Philadelphia	Seattle	Twin Cities	Washington
<b>Premarin--100 ct. of .625 mg tablets</b>								
Average	103.34	104.97	107.17	101.81	99.90	104.19	93.50	110.11
Low	48.69	65.99	76.00	48.69	80.00	76.77	77.06	49.59
High	150.95	150.95	140.00	129.75	125.00	140.98	121.90	138.35
<b>Lortab--30 ct. of 5/500 mg tablets</b>								
Average	39.08	43.52	35.69	43.63	35.72	38.20	33.44	38.95
Low	20.00	28.00	20.00	22.00	21.87	25.69	27.00	30.78
High	49.10	46.79	48.00	48.38	43.69	45.47	49.10	47.99
<b>Lortab generic--Hydrocodeone/APAP</b>								
Average	15.54	17.26	17.17	15.50	14.40	14.79	13.81	15.34
Low	6.00	8.04	7.25	7.00	6.00	7.45	7.62	7.62
High	36.00	32.75	22.69	34.78	26.49	26.09	21.59	36.00
<b>Lipitor--90 ct. of 10 mg tablets</b>								
Average	223.50	231.11	234.45	211.99	215.94	221.39	213.94	241.08
Low	177.38	183.25	185.00	177.38	180.00	182.61	184.85	192.33
High	330.60	330.60	285.78	275.00	256.19	270.00	240.70	293.70
<b>Norvasc--100 ct. of 5 mg tablets</b>								
Average	165.39	171.38	177.23	155.84	158.54	162.43	157.84	178.82
Low	118.05	130.00	126.00	124.00	120.99	118.05	130.50	137.68
High	236.25	236.25	200.00	200.00	182.19	200.00	180.60	211.47
<b>Lasix--100 ct. of 20 mg tablets</b>								
Average	30.92	31.87	30.26	30.01	30.70	31.48	29.13	34.14
Low	15.95	21.25	15.95	21.99	20.96	20.05	23.84	21.50
High	40.55	35.00	38.88	36.36	38.56	40.55	33.88	35.60
<b>Lasix generic--Furosemide</b>								
Average	14.35	15.70	14.82	12.67	14.28	15.10	12.80	15.46
Low	4.95	8.49	4.95	5.00	7.00	6.50	6.59	7.88
High	36.90	36.90	24.20	33.30	32.59	27.00	31.67	33.00
<b>Viagra--30 ct. of 50 mg tablets</b>								
Average	297.87	308.83	305.62	282.54	294.28	303.87	283.28	321.12
Low	230.00	258.06	256.87	230.00	233.99	239.90	256.20	267.22
High	419.67	391.00	364.00	375.00	345.00	419.67	320.00	414.00
<b>Amoxicillin--30 ct. of 250 mg tablets</b>								
Average	12.62	13.68	13.41	11.85	12.42	12.53	11.85	12.62
Low	4.00	5.29	5.00	5.32	4.00	6.00	4.55	5.32
High	32.96	25.00	18.00	17.37	27.95	32.96	21.16	17.96
<b>Glucotrol--100 ct. of 10 mg tablets</b>								
Average	98.94	96.46	92.34	92.54	99.73	94.00	100.37	111.35
Low	43.00	77.35	79.00	61.02	43.00	70.00	71.64	72.35
High	127.00	120.90	110.00	127.00	111.62	125.07	113.12	121.00
<b>Glucotrol generic--Glipizide</b>								
Average	40.61	39.01	39.95	35.33	47.72	37.72	35.04	46.22
Low	9.04	9.04	11.00	9.25	13.89	10.99	12.35	18.22
High	104.70	104.70	98.25	70.95	88.80	77.49	85.27	94.80
<b>Zoloft--90 ct. of 100 mg tablets</b>								
Average	263.71	259.26	277.86	255.95	270.70	251.43	250.89	273.59
Low	175.00	219.39	207.95	189.50	204.00	175.00	218.45	215.54
High	367.10	367.10	333.55	306.73	320.00	341.20	303.55	351.61
<b>Celebrex--100 ct. of 100 mg tablets</b>								
Average	194.13	195.64	201.04	185.86	194.97	197.59	184.11	200.04
Low	141.85	153.00	153.22	141.85	150.00	142.90	160.00	158.36
High	295.00	260.80	266.65	295.00	250.00	275.54	235.00	259.40



	All Areas	Bay Area	Boston	Chicago	Philadelphia	Seattle	Twin Cities	Washington
<b>Tegretol--100 ct. of 100 mg tablets</b>								
Average	44.47	47.93	38.82	43.72	45.88	42.35	40.72	45.66
Low	19.45	32.00	30.95	19.45	28.66	31.45	33.61	25.82
High	57.00	55.80	52.17	54.85	56.99	53.95	49.95	57.00
<b>Tegretol generic--Carbamazepine</b>								
Average	26.88	28.24	27.60	24.15	27.75	27.35	25.05	28.37
Low	11.60	13.75	16.44	14.50	14.40	14.50	11.60	12.86
High	51.37	51.37	45.65	38.10	50.00	40.28	47.79	41.99
<b>Ditropan--100 ct. of 5 mg tablets</b>								
Average	120.87	129.07	89.90	117.46	122.79	104.89	115.17	131.26
Low	27.59	95.00	75.00	65.00	56.50	27.59	75.51	80.47
High	250.00	250.00	127.00	160.00	153.99	141.95	124.89	164.70
<b>Ditropan generic--Oxybutynin</b>								
Average	33.73	33.24	38.37	28.15	34.97	33.44	28.38	40.09
Low	7.50	8.49	10.06	7.50	8.75	8.00	10.95	8.69
High	117.44	89.15	78.69	76.20	117.44	90.00	70.69	79.66