Time to Switch Drugstores?

If you're among the 47 percent of Americans who get medicine from drugstore giants such as CVS, Eckerd, and Rite Aid, here's a prescription: Try shopping somewhere else. The best place to start looking is one of the 25,000 independent pharmacies that are making a comeback throughout the U.S.

Independent stores, which were edging toward extinction a few years ago, won top honors from Consumer Reports readers, besting the big chains by an eye-popping margin. More than 85 percent of customers at independent drugstores were very satisfied or completely satisfied with their experience, compared with 58 percent of chain-drugstore customers.

Many supermarket and mass-merchant pharmacies also did a better job than the best-known conventional chains at providing caring, courteous, knowledgeable, and timely service. And in a nationwide price study we conducted, the chains we evaluated charged the highest prices--even slightly more than the independents.

Those findings come from our latest investigation into the best places to shop for prescription medications. More than 32,000 readers told us about more than 40,000 experiences at 31 national and regional drugstore chains (like CVS, Genovese, Osco, Rite Aid, and Walgreens); supermarket-pharmacy combos (such as Kroger, Publix, and Safeway); mass-merchant pharmacies (like Costco, Target, and Wal-Mart); and independent pharmacies across the nation.

For most consumers, insurance covers at least some of the cost of prescription drugs, so our Ratings emphasize service factors that affect everyone. For consumers who have to pay more than a small percentage of their prescription-drug costs, including more than a third of our readers, our price study indicated where to save money. (See Where to shop, how to save.)

Among the other highlights of our research:

• Some of the drugstore chains and supermarkets that readers favored are family owned or businesses in which workers have a stake. Medicine Shoppe, the top "chain," is actually a collection of about 1,000 individually owned and operated stores with a common parent company. Among supermarkets, high-rated Wegmans (in New Jersey, New York, and Pennsylvania) is family owned; and at high-rated Publix (in the South), most workers are stockholders.

• Forty percent of readers said that at least once during the past year, their drugstore was out of the medicine they needed.

• Our market basket of a month's worth of five widely prescribed medications cost $377 to $555, depending on where we shopped. For a family needing all five drugs, that difference would exceed $2,000 a year.

SORTING OUT THE STORES

Most people start by searching for a store that accepts their insurance plan. Fortunately, that isn't the hassle it used to be, especially since independents are accepting more plans these days. Insurers once considered the disparate stores too much trouble to work with, but they realized that keeping independents out of their networks alienated customers and didn't cut costs as much as they'd hoped. Also, 33 states have adopted "any willing provider" laws, which require insurance companies to take into their networks any pharmacy that's willing to accept
the insurer’s reimbursement rate. As a result, you have a greater choice of where and how to shop. The basic choices:

**Independents: Service is all.** Prescription drugs are the independents’ lifeblood, accounting for 88 percent of sales. That means independents can be a good source of hard-to-find medications. (The chains, where drugs account for 64 percent of sales, tend to focus on the 200 most-prescribed drugs.)

That focus on prescriptions can mean more personal attention. Readers said that pharmacists at independent stores were accessible, approachable, and easy to talk to, and that they were especially knowledgeable about medications, both prescription and nonprescription.

The independents (and some chains) offer extras such as disease-management education, in-store health screenings for cholesterol, services such as compounding (customizing medications for patients with special needs), and home delivery.

Many independents are affiliated with programs such as Good Neighbor or Value-Rite, whose names you’ll see in the stores. These “banner” programs, offered by wholesale product suppliers, help independents with marketing and with the sale of private-label products, improving purchasing power and name recognition much the way ServiStar and True Value help small hardware stores compete with Home Depot and Lowe’s.

About half of the nation’s independents have Web sites, where you can generally order medicine and find some health information but not much more.

**Chains: Convenient but crowded.** With about 20,000 stores nationwide, mega-drugstores are in nearly everyone’s backyard. Many are open around the clock, have a drive-through pharmacy for faster pickup, and let you order online or by punching a few numbers on a telephone. You can even set up your Web account to have renewals automatically processed and readied for pickup or mailing. The biggest chains let you check prices online. Another advantage: The chains accept payment from lots of health plans (managed care pays for 80 percent of all conventional-chain prescriptions).

Now for the drawbacks. The chains’ locations in populous areas and their acceptance of a plethora of plans has made them, in effect, too popular, and service is suffering. Except for Medicine Shoppe, chains typically made readers wait longer, were slower to fill orders, and provided less personal attention than other types of drugstores.

Like other drugstores, the chains have experienced shrinking reimbursement from insurers. They’ve helped maintain profits by selling everything from milk to Halloween costumes. That makes one-stop shopping possible (if your list isn’t too specific), but it also can create bottlenecks at the checkout.

**Supermarkets: One stop does it.** There are fewer than 9,000 supermarkets that include a pharmacy, but the number is rising. One-stop shopping is the attraction. Many supermarkets put the pharmacy near the entrance for easy access and to attract store traffic. For those very reasons, however, you may not have as much privacy to consult with the druggist as you would elsewhere.

Supermarkets have online pharmacy sites, usually as a link from the home page, but they’re often less comprehensive than those of big drugstore chains.
**Mass merchants: Low price is key.** Like supermarkets, these stores sell a wide variety of goods. But their main draw is low prices. One in five readers who bought medication from a mass merchant had no prescription-drug coverage. In our price study, only Web sites sold medications as cheaply. In our survey, ShopKo and Target were among the high-rated mass merchants; Wal-Mart was worse than most others.

All of the mass merchants in our survey have Web sites for ordering prescriptions, but only the Costco site lets you check drug prices.

**Online: Low prices, no face time.** Virtual pharmacies come in two basic flavors. There are adjuncts to brick-and-mortar stores, where you can order online and receive your prescription by mail or pick it up. Then there are sites such as [www.drugstore.com](http://www.drugstore.com) and [www.aarppharmacy.com](http://www.aarppharmacy.com), which have no store and simply mail the medicine to you. With both types of site, you can enter the name and quantity of the drug online; a pharmacist will confirm the prescription with your doctor. (Often, you can fax or mail a paper prescription instead and wait for it to be approved, but that can add days to the process.)

Anytime you’re not picking up from a pharmacist, you lose a chance for personal contact, a consideration if you’re using a medication for the first time or are juggling medications. To compensate, the stand-alone Web sites--and those operated by the drug chains and some mass merchants--make it easy to e-mail questions to pharmacists 24/7, research medical topics, search online for potentially dangerous drug interactions, receive e-mail refill reminders, keep track of your medications, and note any drug allergies. Drugstore.com will also alert you if the branded drug you’re taking becomes available in generic form.

It can take as little as a couple of hours for your medicine to be ready if you order from a chain and are willing to retrieve it, or as long as three to five business days if you ask for it to be mailed standard shipping. That’s free or nearly so. You can pay about $15 to have medicine overnighted (refrigerated medicines must be sent that way). Web sites can’t ship every controlled substance.

When you use a Web site, you can avoid waiting in line, of course, and you’ll tend to pay lower prices, even when shipping costs are included. No computer? No problem. Sites have toll-free numbers.

Four percent of our readers had bought medications online, most often from drug chains, and three-quarters of those said the transaction went smoothly: Their order was processed quickly enough for their needs, and e-mailed questions were answered promptly. (For details on ordering via the Web, see [The online option](#).)

**GETTING BETTER SERVICE**

Some stores did far better than others in service, speed, and information provided by the druggist. The most frequent complaints: Drugs were out of stock, readers had to wait a long time for service at the pharmacy counter, and prescriptions weren’t ready.

Drugstore chains and supermarkets were most likely to be out of a requested drug. When a drug was out of stock, independents were able to obtain it within one day 80 percent of the time, vs. about 55 to 60 percent for the other types of stores. Only 9 percent of the time did independent customers have to wait at least three days for an out-of-stock drug or find it elsewhere, vs. at least 18 percent of the time for other types of stores.

Drugs were out of stock more often this time than when we published our last drugstore survey, in 1999. The steepest jump took place at Albertsons, Giant, and Longs Drugs, whose out-of-
stocks increased by more than 15 percentage points. That’s probably the case in part because the number of prescriptions being written is growing faster than the shelf space.

Overall, 27 percent of readers complained about long waits. It’s no wonder. Pharmacists fill nearly 4 billion prescriptions a year, an average of almost 200 per day for each pharmacist, and spend one-fourth of their time on administrative work such as calling doctors and dealing with insurance companies. Moreover, there’s a shortage of druggists—there are approximately 5,500 job openings around the U.S. At CVS, Genovese, Longs Drugs, and Sav-On, about 40 percent of readers complained of long waits for service. Lines were short at Medicine Shoppe (only 6 percent of readers complained) and at the independents (8 percent).

Twenty percent of readers overall said that their prescription wasn’t ready when promised. Among the worst offenders: CVS, Genovese, and Rite Aid, where prescriptions weren’t ready nearly one-third of the time. Better-prepared stores included Medicine Shoppe, Publix, ShopKo, Winn-Dixie, and the independents.

Other complaints focused on how pharmacists interact with customers. Worst offenders: the drugstore chains, where 10 percent of readers said they did not receive enough personal attention from their pharmacist. Best: You guessed it—the independents—where only 2 percent of readers found fault.

Service may improve in all stores, eventually. In many states, regulators are giving technicians more authority to assist druggists. Technology is also lending a hand in the form of robotic machines that dispense medications. They do everything but cap the bottle (which goes uncapped to the pharmacist for a final inspection).

Although only a small fraction of doctors are now writing e-prescriptions, they are the wave of the future. Doctors use a handheld device to transmit your prescription to the drugstore. The procedure avoids one of druggists’ biggest problems and a contributor to the rising incidence of drug errors: deciphering doctors’ handwriting.

While waiting for the future, you might improve the odds of getting good service now by patronizing an independent pharmacy. But whatever drugstore you use, you’re apt to get better service by following some simple advice:

**Avoid waiting.** Order drugs online or by phone, then pick them up (or, if you’re not in a rush, have them mailed). If you plan to pick up drugs, check from home whether the doctor and druggist have connected and the prescription is ready.

**Establish a good relationship.** Make sure you can step aside and talk privately with the pharmacist and that you can reach him or her by phone. The pharmacist should volunteer details about the drug and be able to answer questions about nonprescription products, too.

With online pharmacies, make sure you receive prompt, thorough answers to questions submitted by e-mail.

**Get good advice.** Check that the pharmacy keeps and updates your medication records, which should reduce the risk of a drug conflict or adverse reaction. Don’t walk away from the counter without knowing the following: what to do if you miss a dose; how many refills are permitted; how to store the drug and when it expires; what side effects to expect, along with which to ignore and which to contact your doctor about; and foods, drugs, supplements, or situations to avoid while taking the medication.
DID YOU KNOW?

Proposed laws could affect prices

The Canada connection. Many Americans are crossing the border or ordering from Canadian Web sites that advertise drugs at up to 90 percent off U.S. prices. The practice is controversial. The U.S. Food and Drug Administration says it can’t guarantee the quality of the drugs, which aren’t necessarily produced in Canada but can come from countries where drugs aren’t regulated as closely as in Canada or the U.S. The concern is that the drugs may be counterfeit, expired, or subpotent, or that they may have been improperly handled.

As the FDA is trying to clamp down on importation, Congress is trying to loosen those regulations to lower drug costs for uninsured Americans.

Medicare and prescription drugs. The House and Senate have passed different bills that would provide limited prescription-drug coverage to seniors and people with disabilities. At press time, Congress was trying to hash out a compromise. Still to be resolved: Will Medicare be privatized? Will coverage be guaranteed even if private companies don’t participate? Will beneficiaries have legal access to cheaper drugs from Canada? Any new law isn’t expected to take full effect until 2006. For up-to-date information on how Medicare legislation would affect consumers, visit www.consumersunion.org

The online option: Right or risky?

Medications ordered online account for just $3 billion of the $183 billion prescription-drug market. But that figure is expected to quadruple by 2007, according to Jupiter Research. There are time- and money-saving reasons for trying a Web site, but you’ll need to proceed with care, especially if the site isn’t affiliated with a brick-and-mortar store. Here are some basic guidelines:

When to go online. Web pharmacies have the edge for medications that manage chronic conditions, for which you need less advice from the druggist. And they’re the choice when you need a large supply. Online, you may be able to order three- to six-months' worth, depending on insurance coverage.

When not to. If you need medicine in a hurry, unaffiliated online pharmacies aren’t the answer unless you’re willing to pay the extra $15 or so for overnight delivery. They are also inappropriate for certain narcotics (for instance, some medicines containing codeine). Many state and federal laws limit shipment of such drugs.

Choosing the right site. Any legitimate online drugstore will require a prescription, meet government regulations, and have a license to fill prescriptions in every state where it does business. The National Association of Boards of Pharmacy has developed a voluntary program dubbed VIPPS, for Verified Internet Pharmacy Practice Site, to help consumers identify companies that are licensed by and in good standing with regulatory agencies. Approved sites display the VIPPS seal.

The program is voluntary and doesn’t list all legitimate operators. If you plan to buy from an unfamiliar site, make sure it has a verifiable phone number and address (not a P.O. box), and that it identifies the the presiding pharmacist or practitioner. You can check whether any site is
licensed by a state pharmacy board by visiting www.nabp.net. Make sure the site's privacy policy is clearly stated and promises not to divulge personal information unless legally required.

Where to shop, how to save

It’s estimated that at least 63 million Americans lack prescription-drug coverage. They can cut bills substantially by comparison shopping, as we discovered in a price study of five drugs: Celebrex, Lipitor, Norvasc, Prevacid, and Zoloft.

We checked prices at 130 pharmacies of all stripes. Online pharmacies and mass merchants delivered the lowest prices overall, trailed by supermarkets, independents, and drug chains. That was true even when we factored in standard shipping for the Web sites. Exceptions to

That was true even when we factored in standard shipping for the Web sites. Exceptions to the "online is cheap" rule: www.clickpharmacy.com and www.cvs.com, where prices were higher than at all three of the mass merchants we studied.

Among the places with the best prices were www.familymeds.com, which also operates more than 100 brick-and-mortar stores in 16 states; Costco and www.costco.com, which charge $45 a year for membership; and www.drugstore.com, a Web site with no stores.

At the least expensive individual store of all, our market basket cost $377; at the most expensive, $555. Prices from one independent to the next varied, of course, but so did prices among stores within other categories. Perhaps most surprising was the inconsistency in stores within the very same chain. At a Safeway in Chicago, the blood-pressure drug Norvasc cost $76; at a Safeway in Las Vegas, it cost $43.

You need to do your homework. Sites such as www.pillbot.com (free) and www.pharmacychecker.com (usually $25 per year) can help you compare prices. Other tips:

Ask for generics. They usually cost 25 to 50 percent less than brand-name equivalents. Keep in mind that when a new generic drug hits the market, it may be only slightly cheaper, but the cost drops further as other generics are approved.

Buy in bulk. If you're taking medication for a chronic condition, ask your doctor if the prescription can cover more than the standard 30 days, which could reduce the cost per pill. If insurance is paying, there may be a time or dose limit; self-payers have more control. You can generally buy greater quantities online.

Seek a senior discount. Many stores offer 10 percent off if you’re 65 or older.

Check your drugstore’s Web site. Medicine may cost more at the store than on the Web. The average price difference between Eckerd and Walgreens stores and sites, for example, varied by about 15 percent. To get the Web price, you can’t pick up your order; it must be mailed.

Think twice about discount cards. Card programs vary widely in features and discounts. A study by the Henry J. Kaiser Family Foundation concluded that a single card is unlikely to suit everyone. A spokeswoman at the General Accounting Office, which conducted its own study, suggested that consumers might save as much on their own if they work at it.

We agree. When our reporter presented the ProCare Card ($5 to enroll and $15.95 a month for family coverage) at a local Walgreens, the price for our market basket was $73 less than the
chain’s national average—but only $4 less than what we would have paid, without a card, at www.walgreens.com. The Member Rx card from AARP ($19.95 a year per person) shaved just $19 off AARP’s everyday prices for our market basket. At Costco, Target, and www.drugstore.com, we were able to save more than with either card.

CR Quick Recommendations

To most people, whose drug bills are covered by insurance, factors such as service, speed, and thorough information matter most. Stores that did especially well at pleasing readers in those areas include independent pharmacies; Medicine Shoppe, a "chain" of individually owned stores; the mass merchants ShopKo and Target; and the regional supermarkets Publix, Wegmans, and Winn-Dixie. If price is most important to you, buy medicine at a mass merchant or online. If convenience is key, try a mass merchant or supermarket (for one-stop shopping) or a Web site (you needn't leave home if you order online and are willing to have your medication shipped).

Follow this link to see The Bottom Line for Five Top Drugs