

# Online Pharmacies Can Help You Save Big on Prescription Drugs

These pharmacies can offer meds for less than you'd pay elsewhere, even without using insurance. What to know to get the best deals.

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ILLUSTRATION: SINELAB

Since the pandemic began, Americans have turned to online services for everything from groceries and household supplies to doctor visits. Many have also switched to online vendors to fill their prescriptions.

Although established drug chains like CVS and Walgreens have long offered mail delivery services for prescriptions, some big names like Amazon have more recently jumped into the online pharmacy business. Other newcomers include GeniusRx, Honeybee Health, Ro Pharmacy, ScriptCo Pharmacy, and Mark Cuban Cost Plus Drug Co. They, along with more established online pharmacies like Costco.com

and HealthWarehouse.com, promise low-cost solutions to the problem of high drug prices that even insured people often face.

The need is real. According to a 2021 Kaiser Family Foundation analysis, 3 in 10 adult Americans who need a prescription drug said they didn't take it as directed in the past year because the cost was too high. They split pills in half or even skipped doses in order to stretch out their meds. One in 6 of them didn't fill a prescription at all.

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The high cost is a problem even for people who have health insurance, which can “require a person to meet a drug deductible by spending \$1,000, \$2,000, or more before coverage and discounts begin,” says Stephen Schondelmeyer, PhD, a professor of pharmaceutical care and health systems at the University of Minnesota. “Or consumers are sometimes charged a percentage of a drug's high price tag instead of a low copay.”

But the toughest problem a consumer can face is when “insurance doesn't cover a drug at all,” Schondelmeyer says.

He notes that hundreds of drugs aren't covered well, or at all, by insurers in order to manage costs.

That's what happened to Nevada resident Mary Laurent. The 69-year-old retiree takes the generic version of Uloric to treat gout, which she says worked well for almost a decade. But two years ago, she says her insurer moved the drug to a more costly tier. So Laurent shopped around and found it on HealthWarehouse.com for \$117 for a 90-day supply, saving her about \$75 compared with using insurance.

## Lawmakers Seek Solutions

A dozen or so bills addressing the problem of high drug costs have been introduced in Congress over the past few years. Many focus on issues around very expensive brand-name drugs. But two provisions in President Joe Biden's proposed Build Back Better plan go further, aiming to limit Medicare Part D annual out-of-pocket expenses to \$2,000, and capping insulin prices at \$35 on most insurance plans for almost everyone who needs it.

Meanwhile, we wanted to test-drive the online sites to sample their prices and see how they compared. We shopped for a variety of common meds, scoured the FAQs, e-chatted with pharmacists, and pored over the fine print to identify the upsides and potential drawbacks to using these services.

If you're one of the millions of Americans filling prescriptions with generic drugs—which account for at least 90 percent of all meds sold in pharmacies in the U.S.—and you're looking for savings wherever you can find them, see what our spot

check of eight online sellers revealed and what you need to know if you're considering ordering from one of them.

## Online Prescriptions: The Lowdown

In general, we found that prices at the pharmacies for the drugs we looked at were low, often less than the average \$12 copay that people with employer-provided insurance pay for generic drugs, according to figures from Kaiser.

Six of the pharmacies say they keep prices low in part by not accepting insurance. That means companies can avoid additional dispensing charges and other fees they may incur from an insurer or a middleman like a pharmacy benefits manager, says Lisa Faast, PharmD, founder of DiversifyRx, a pharmacy consulting firm, and owner of multiple pharmacies in Texas and Louisiana.

Zack Zeller, co-founder of ScriptCo, agrees, saying that eliminating insurance helps his company avoid the complicated rules and expenses of the insurance marketplace. The company, as well as Amazon and Costco, also keeps drug prices low in part by charging membership fees. And Amazon and Costco benefit from their huge buying power.

Still, there are some drawbacks to using these online services, particularly if your medications are less common, you take them infrequently, they require refrigeration or other special handling, or you need them quickly.

Also, while prices at these sellers are often low, some people with good insurance may get better deals, or even drugs at no cost, with their insurance.

One downside to paying out of pocket for your meds, whether at one of these websites or elsewhere, is that the cost typically won't go toward your insurance deductible. But check with your insurer, because some allow it, Schondelmeyer says. And in California, people with insurance on file at a pharmacy who pay for drugs on their own will have the cost go toward their deductible.

Here's what else we found in our check of online pharmacies.

## Prices Can Be Very Good

At four of the pharmacies we looked at—Cost Plus, GeniusRx, Honeybee, and Ro Pharmacy—all five of the generic drugs we shopped for cost less than the average insurance copay of \$12 for generics, with no added fees. At two others—Costco and HealthWarehouse.com—at least some of the drugs cost less than that. At Amazon, all cost more than that amount, although other benefits the site offers could have made it worthwhile. Note: To take advantage of ScriptCo's rock-bottom prices, you need to pay a \$140 annual membership.

**Bottom line:** Online pharmacies can be a great deal, especially if you take common generic drugs on a recurring basis. But it pays to compare prices at different pharmacies.

## You May Get Bigger Discounts With a Multi-Month Supply

If you order medication for multiple months, the savings can be substantial. At Amazon we found a six-month supply of generic Lipitor (atorvastatin) for \$6, compared with \$14.60 for a single month. At Ro Pharmacy, a 30-day supply of generic Lipitor was \$9.90, but if you order an entire year's worth, the cost is \$19.80.

**Bottom line:** If you're certain that you'll be taking the same drug at the same dosage for the foreseeable future, you can realize especially big savings. But if you're unsure whether you'll be taking a drug longer than a few weeks, or if the dosage may change, buying this way is more of a gamble. That's because in most cases you won't be able to return pills to the pharmacy for a refund, Schondelmeyer says.

## Membership Fees May Cut Into Your Savings

This is true of Amazon, where you'll need a Prime membership, \$139 per year; Costco, \$60 per year; and ScriptCo, \$140 per year or \$50 per quarter. But as a ScriptCo member, you're treated to jaw-droppingly low prices. A month's supply of generic Lipitor was 54 cents, and no price exceeded \$5 for any of the five sample drugs we checked.

**Bottom line:** Membership fees might not be a big deal if you're already a Costco or Amazon Prime customer or would enjoy the perks of membership, which include, for example, access to Costco stores nationwide or to Amazon's TV series and movie streaming. And starting later this year, ScriptCo plans to offer a household membership option that, like the regular membership plan, will have no limit on the number

of drugs you can order. But unless you take medications on a regular basis, the savings might not justify the fee.

## Using a Flexible Spending Account or Health Savings Account Isn't Always Easy

FSAs and HSAs are a great way to save on medication by allowing you to use pretax dollars for those and other healthcare costs. Amazon, Costco, Cost Plus, and HealthWarehouse.com make using those benefits simple; just enter the information when you order a drug online. You can also use the accounts when you fill prescriptions at GeniusRx, but only with phone orders. With the rest, you need to pay up front, then submit your receipt to your FSA or HSA account for a refund.

**Bottom line:** If you have a flexible spending or health savings account, it's more convenient if the pharmacy accepts payment directly from your benefits card.

### AMAZON.COM/PHARMACY

Does not ship to Hawaii.

Membership: \$139/year

Atorvastatin	Celecoxib	Duloxetine	Clopidogrel	Pioglitazone
20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$14.60</b>	<b>\$17.00</b>	<b>\$14.90</b>	<b>\$12.80</b>	<b>\$64.70</b>

### COSTCO.COM

Ships to all states.

Membership: \$60/year

<b>Atorvastatin</b>	<b>Celecoxib</b>	<b>Duloxetine</b>	<b>Clopidogrel</b>	<b>Pioglitazone</b>
20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$13.99</b>	<b>\$7.99</b>	<b>\$8.99</b>	<b>\$6.79</b>	<b>\$13.79</b>

## <sup>i</sup> COSTPLUSDRUGS.COM

Does not ship to North Carolina.

<b>Atorvastatin</b>	<b>Celecoxib</b>	<b>Duloxetine</b>	<b>Clopidogrel</b>	<b>Pioglitazone</b>
20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$3.90</b>	<b>\$6.30</b>	<b>\$4.20</b>	<b>\$5.70</b>	<b>N/A</b>

## <sup>i</sup> GENIUSRX.COM

Does not ship to Alabama.

<b>Atorvastatin</b>	<b>Celecoxib</b>	<b>Duloxetine</b>	<b>Clopidogrel</b>	<b>Pioglitazone</b>
20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$4.50</b>	<b>\$6.00</b>	<b>\$3.60</b>	<b>\$2.40</b>	<b>\$8.10</b>

## <sup>i</sup> HEALTHWAREHOUSE.COM

Ships to all states.

<b>Atorvastatin</b>	<b>Celecoxib</b>	<b>Duloxetine</b>	<b>Clopidogrel</b>	<b>Pioglitazone</b>
20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$9.90</b>	<b>\$16.50</b>	<b>\$12.00</b>	<b>\$9.80</b>	<b>\$15.00</b>

## <sup>i</sup> HONEYBEEHEALTH.COM

Does not ship to Alabama, Indiana, Louisiana, Montana, or Oregon.

<b>Atorvastatin</b>	<b>Celecoxib</b>	<b>Duloxetine</b>	<b>Clopidogrel</b>	<b>Pioglitazone</b>
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20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$3.00</b>	<b>\$6.00</b>	<b>\$4.00</b>	<b>\$4.00</b>	<b>\$8.00</b>

## <sup>i</sup> RO.CO/PHARMACY

Does not ship to 13 states. (Go to the website for details.)

<b>Atorvastatin</b>	<b>Celecoxib</b>	<b>Duloxetine</b>	<b>Clopidogrel</b>	<b>Pioglitazone</b>
20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$9.90</b>	<b>\$10.74</b>	<b>\$10.74</b>	<b>\$10.29</b>	<b>\$11.97</b>

## <sup>i</sup> SCRIPTCO.COM

Does not ship to Alabama, Montana, Tennessee, or North Carolina.

Membership: \$50/quarter or \$140/year

<b>Atorvastatin</b>	<b>Celecoxib</b>	<b>Duloxetine</b>	<b>Clopidogrel</b>	<b>Pioglitazone</b>
20 mg	200 mg	20 mg	75 mg	30 mg
For high cholesterol	For pain	For depression	For blood clots	For diabetes
<b>\$0.54</b>	<b>\$1.44</b>	<b>\$1.50</b>	<b>\$1.38</b>	<b>\$4.33</b>

\*As of March 2022. More states may be added this year.

## Some Might Not Carry Your Prescription Pills

Five of the sites we reviewed—ScriptCo, Ro Pharmacy, Honeybee, GeniusRx, and Cost Plus—are not full-service pharmacies offering a comprehensive selection of medications. Instead, they focus on low-cost generic drugs. And at Cost Plus, we were unable to buy pioglitazone (Actos),

which is used to treat diabetes and was one of the common generics we shopped for. Mark Cuban, the billionaire who launched Cost Plus, says he expects his company to “expand the number of drugs we offer patients beyond just generics into thousands of branded and generic drugs.” The company says it will add 900 by the end of this year.

When it comes to insulin, only one of these five online sellers—ScriptCo—offers it. Along with GeniusRx and Honeybee, it also makes some branded drugs available, but the savings might not be significant.

The other three online retailers—Costco, HealthWarehouse.com, and Amazon—are full-service pharmacies where you can fill almost any prescription, including insulin.

**Bottom line:** If you have no need for specialty medications and can get all the drugs you take at a single low-cost pharmacy, these online pharmacies can be a great way to save on your prescription drug costs.

But think twice about ordering from these sites if you’ll have to fill other prescriptions at a second or even a third pharmacy, Schondelmeyer says. (For more on safety, see “Smart Online Shopping Moves,” below.) You may be better served by using a single full-service pharmacy that can help manage all your medications—with an eye toward possible adverse interactions—instead of cherry-picking around the internet for the lowest prices at multiple pharmacies.

## Make Sure the Site Can Ship to You

Only two of the online sellers we checked—Costco.com and HealthWarehouse.com—shipped to all states when we checked their websites this February and March. Three of the websites ship to all but a single state: Amazon doesn't ship to Hawaii; Cost Plus doesn't ship to North Carolina; and GeniusRx doesn't ship to Alabama. Honeybee and ScriptCo exclude a handful of states each (see the chart above for more details).

Ro Pharmacy ships to the fewest states—37—but the company says it will be adding more to its roster this year.

**Bottom line:** If you live in a state that currently isn't served by an online pharmacy, check the websites periodically to see whether the lists have expanded.

## Shipping Isn't Always Fast or Free

If you need a drug quickly—for example, an antibiotic to treat an infection—these sites might not be useful because delivery is never immediate. Amazon, GeniusRx, and Ro Pharmacy promise free delivery in two to five days. But others take longer: seven to 10 days for free shipping from Honeybee and up to 14 days from Costco. At Cost Plus, a \$5 fee is charged for all shipped orders, and you'll have to wait about seven days.

If you need medication faster, expect to dig into your pocket. Priority shipping at GeniusRx costs \$4.99 and will get your meds to you in up to three business days. At Cost Plus, expedited shipping costs \$15.

There may also be additional shipping costs.

HealthWarehouse.com offers free shipping if you sign up for the company's e-newsletter, but it also recommends that you

add a signature requirement for delivery for an additional \$3.95 each time. ScriptCo offers free shipping on four orders per year with an annual membership and one free shipment with a quarterly membership. (Shipping will take one to five business days.) Any additional scripts will set you back a \$6 delivery fee per shipment.

And for medications that require refrigeration, including insulin, expect to pay for overnight shipping and handling, which at HealthWarehouse.com, for example, will run you \$29.95. At ScriptCo, expect to pay \$40.

**Bottom line:** Shipping time might not be a big deal if you don't have a prescription that you need right away or that requires special handling. But the price of shipping could eat into your savings—and could make the drug even more expensive than if you bought it at a local pharmacy.

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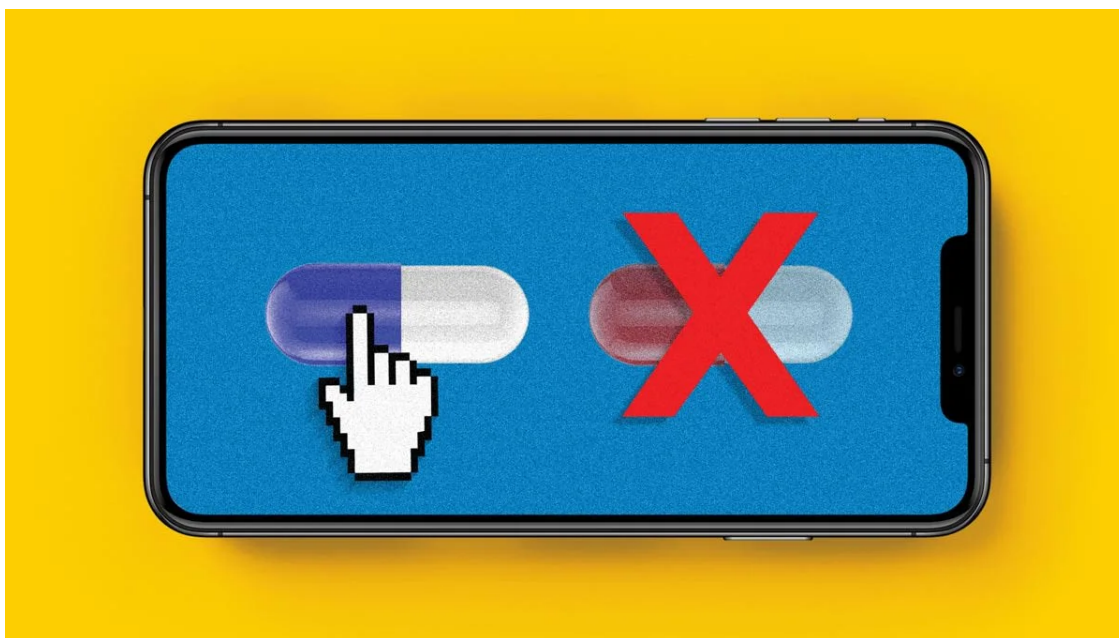


ILLUSTRATION: SINELAB

## Smart Online Shopping Moves

There are good reasons to have a relationship with a flesh-and-blood pharmacist who knows the medications you take. While all of the online pharmacies we spoke with said they take precautions before filling a prescription, there are some safety steps that you can take, too.

### **Supply Information About All Your Pills**

Traditional pharmacists have access to your insurance and medication records, so they can spot potentially dangerous interactions with prescribed medications. But it's harder for online pharmacies that don't take insurance. Instead, they typically ask you to tell them what you take. "It's up to you to provide all the details of everything you use," says Stephen Schondelmeyer, PhD, a professor of pharmaceutical care and health systems at the University of Minnesota. That includes all prescription and over-the-counter drugs, as well as any vitamins and dietary supplements you take.

### **Find Out How to Contact a Pharmacist Online**

All the online pharmacies we looked at allow you to contact a pharmacist by some combination of phone, email, chat, or video chat. But don't wait for an emergency to figure out which method works best for you. Reach out whenever you are uncertain about how or when to take a drug, or even whether you should take it at all. Pharmacists are available 24/7 at Amazon and Mark Cuban Cost Plus Drug Co. The others typically make their pharmacists available during their regular business hours.

### **For Complicated Drug Regimens, Stick With a Walk-In Pharmacy**

If you take multiple medications, follow a complicated dosing schedule, or take drugs that require an unusual formulation,

consider sticking with a single walk-in pharmacy, says Doug Hoey, PharmD, CEO of the National Community Pharmacists Association. That's because the risk of errors—taking medication at the wrong time or in the wrong amount, or forgetting a dose—goes up when you take multiple meds. Getting your drugs from a single pharmacy is also important if you take meds that are known to interact with each other.

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