

Transparency in Retail Drug Prices: Easy to Obtain but Accuracy May Be Doubtful

Survey Finds Many Improvements Needed: Consumers Must Navigate Difficult Terrain to Find Lowest Price

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Pioneer's Mission

Pioneer Institute is an independent, non-partisan, privately funded research organization that seeks to improve the quality of life in Massachusetts through civic discourse and intellectually rigorous, data-driven public policy solutions based on free market principles, individual liberty and responsibility, and the ideal of effective, limited and accountable government.



This paper is a publication of Pioneer Health, which seeks to refocus the Massachusetts conversation about health care costs away from government-imposed interventions, toward market-based reforms. Current initiatives include driving public discourse on Medicaid; presenting a strong consumer perspective as the state considers a dramatic overhaul of the health care payment process; and supporting thoughtful tort reforms.



Pioneer Public seeks limited, accountable government by promoting competitive delivery of public services, elimination of unnecessary regulation, and a focus on core government functions. Current initiatives promote reform of how the state builds, manages, repairs and finances its transportation assets as well as public employee benefit reform.



Pioneer Education seeks to increase the education options available to parents and students, drive system-wide reform, and ensure accountability in public education. The Center's work builds on Pioneer's legacy as a recognized leader in the charter public school movement, and as a champion of greater academic rigor in Massachusetts' elementary and secondary schools. Current initiatives promote choice and competition, school-based management, and enhanced academic performance in public schools.



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Background

This paper is the fourth in a series on price transparency in the healthcare industry, and the first Pioneer report to focus on the retail price of prescription medications. As we have stated in previous reports, healthcare price transparency is a priority at Pioneer because secrecy around healthcare prices prevents the normal operation of market forces and interferes with consumers' ability to allocate healthcare dollars wisely.

It is now a fixed feature of health insurance plans that consumers are given the option — and sometimes the sole option — of higher deductible/lower premium plans. It is becoming increasingly common for employers to offer employees plans with deductibles ranging from \$1,500 to almost \$7,000 per person, the upper limit established as a by-product of the cap on annual out-of-pocket costs under the Affordable Care Act (ACA, or Obamacare). We know that in 2014, at least 20 percent of Massachusetts families spent at least \$3,000 on healthcare.¹ It is also possible for the cost of prescription drugs to count toward a plan's deductible or for a consumer to pay the full amount until a drug deductible amount is reached. It is obvious that given the cost of healthcare, price transparency is a necessary tool for consumers to manage their healthcare dollars.

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Although many consumers today have more “skin in the game” than ever before, they still have little access to information that will help them make good decisions about treatment options. Studies show that over the past few years, consumers with high-deductible plans are making decisions to forgo or defer care by simply not spending. We do not know whether the care that is eliminated is necessary or unnecessary.² Nor do we know if they are deferring care by choice because the costs are too high, or out of fear that the potential costs that they might incur will be excessive or unreasonable. Thus, some consumers are using the size of their deductible as a blunt instrument to say no to care. Studies also show that for some consumers, the affordability of retail prescription drugs may be a barrier to care.³

Despite the fact that Massachusetts has a robust price transparency law directed at insurance companies and providers, studies by Pioneer and Health Care for All show that wide-scale adoption, promotion, and education regarding the availability of healthcare price information has not materialized.

There have been limited efforts by policymakers, carriers, and providers to change our healthcare culture from one where prices are shrouded in secrecy to one where obtaining prices in advance is accepted, encouraged, and made easy.

In 2012, when healthcare cost-containment legislation (known as Chapter 224) was passed in Massachusetts, establishing a ceiling on total medical expenditures and creating the well-respected Health Policy Commission, the state required that carriers and providers make consumer healthcare prices transparent.⁴ This included giving consumers the right to request price estimates from providers and requiring carriers to post price information online. This provision does not extend to pharmaceutical sales, meaning pharmacies are under no legal obligation to disclose their prices.

Chapter 224 also called for the establishment of a statewide website to promote transparency. But except for a small effort in 2014 by the state's Office of Consumer Affairs and Business Regulation, there has been no systematic approach to the issue since Chapter 224 passed in 2012. Recently, the state has taken down its “getthedealonline.org” website, which was launched in the fall of 2014 to promote price transparency by linking to each insurance company's cost estimator tool.

Previous Transparency Studies

In June 2015, Pioneer released a survey of 22 out of 66 Massachusetts acute care hospitals to determine how easy or difficult it was for the average consumer to learn the price of a routine procedure. The disappointing results can be viewed on [Pioneer's website](#). We found that the typical consumer's experience in trying to find out the price of a simple procedure, an MRI in this case, was frustrating, time consuming, and in some cases futile. In July 2015, Health Care for All in Massachusetts [reviewed](#) the cost estimator tools of three major health insurers in a report card format. The carriers all received

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low grades.⁵ In August 2015, Pioneer surveyed about 100 specialty physicians and dentists across Massachusetts in an effort to obtain the prices of routine services and office visits. The results showed that while specialists fared poorly, dentists did

much better in terms of providing price in a consumer-friendly way. The results of that survey can also be found on [Pioneer's website](#). Then, in February 2016, Pioneer conducted a survey of 54 hospitals in six major U.S. metropolitan areas. The results were similar to the survey of Massachusetts hospitals in June 2015, although hospitals outside Massachusetts were more consumer-friendly and prices were easier to obtain for a routine MRI procedure. The results of that survey can be found on [Pioneer's website](#).

Introduction to a Retail Drug Pricing Survey

How we went about our survey

We are all familiar with the two broad categories of prescription drugs: so-called brand-name drugs (including high-priced “specialty drugs” for specific diseases) and generic drugs that are chemical equivalents of brand-name drugs. Examples of commonly used brand-name drugs include Benicar for hypertension or Ventolin asthma inhalers. There are no generic substitutes for those medications. Once approved by the Food and Drug Administration, makers of brand-name drugs may be given a 20-year patent from the date of their patent application for sale of the drug in question. Since the application period can take many years, drugs approved with fewer than 14 years remaining on the patent can be granted an additional 5 years of patent coverage. Upon approval of a drug, the FDA can also grant the drug maker, concurrent with the patent period, exclusive marketing rights for the drug for a period of six months to seven years.⁶ During those years of patent protection and/or marketing exclusivity, drug makers are allowed to sell a drug without competition from generic versions.

Generic drugs that can be substituted for a particular brand-name drug usually do not appear on the market until after, or very near the end of, the period of patent or exclusivity on the brand-name drug. (At times, certain generic drugs, while not the chemical equivalents of brand-name drugs, are similar and in the same therapeutic class, and may be treated as suitable substitutes.)

Common generic drugs include Atorvastatin, a generic for the brand-name drug Lipitor, used to treat high cholesterol; and Montelukast, the generic form of Singulair, an anti-inflammatory drug for asthma. Approximately 87 percent of all the prescriptions written in the United States are filled using generic drugs. Because generic drugs cost a third to a tenth as much as the brand-name version, using them, when they are available, is an effective way to reduce healthcare costs. The majority of states, including Massachusetts, require that a prescription be filled with generic drugs, if available, unless a physician directs otherwise. Health plans also use formularies to require their plan members to use generics unless there is a documented medical reason not to do so.

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A lot of attention is focused on drug prices, especially the price increases instituted by certain makers of so-called specialty drugs. Recent increases in the price of generic drugs have also drawn attention. Those price increases by drug manufacturers have sparked vigorous debate in Massachusetts and around the country over ways to address the affordability of brand-name drugs, and have raised concern over increases in the prices of certain generics. While these battles wage on in legislatures and the media, little is known about whether average consumers can obtain price information before purchasing drugs, especially consumers who are paying for all or most of the cost of the drugs themselves.

Against this backdrop, from April 5, 2016, to June 3, 2016, Pioneer conducted the retail drug price survey that is the subject of this white paper. We selected eight common prescription drugs, among them five generic drugs: Amoxicillin (antibiotic), Atorvastatin (reduces cholesterol), Furosemide (diuretic for high blood pressure), Mononessa and other generic birth control drugs, and Montelukast (anti-asthma, anti-allergy); and three brand-name drugs: Benicar (controls hypertension), Patanol eye drops (for allergic reactions), and Ventolin (bronchodilator to prevent bronchospasms).

Researchers called 44 retail drug stores across the state asking for the price of a 30-day supply of each drug in a common dosage. In each case the callers said they were self-pay and pressed the drug store for information about discounts.

A list of the drugs, dosages, and descriptions is found in Appendix A. A list of the surveyed drug stores and their locations is found in Appendix B. We wanted to learn how easy or difficult it could be for consumers to obtain the price of drugs before purchase, the accuracy of that information, and the availability of discounts or coupons for average consumers. We also sought to learn about how drugs were distributed and we conducted some background research on how retail prices are set. The results of this survey are discussed in the “Overview of Findings” section of this brief.

Our survey did not include drug co-pays, which are part of most health insurance plans. Co-pays vary by plan and researching them would have required that our researchers actually be enrolled in a plan for a retail store to provide

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co-pay information. There are at least 13 companies selling health insurance in Massachusetts and countless employers with self-funded plans that have their own pharmacy benefit designs. We believe insured consumers can call a pharmacy, provide their insurance information, and thereby obtain the co-pay amount for a particular drug. The amount of the co-pay not only varies by drug, but also by drug store. If a consumer has a drug benefit design with a preferred network, there is typically a reduced co-pay for using preferred pharmacies. Consumers who do not have a preferred-network benefit most likely pay the lesser of the cost of the drug or their standard co-pay based on the tier their drug is in.⁷ Insurance plans typically divide drugs into three groups, or tiers. Lower-tiered drugs cost consumers less in co-pays than higher-tiered drugs. In most cases, the health plan’s preferred pharmacy will provide the lowest co-pay price for its plan members.

What do we know about retail drug pricing?

While the debate around drug prices continues, the general public knows little about how retail prices are set. The distribution and pricing of drugs is complex, involving manufacturers, drug wholesalers and other drug-purchasing middlemen, pharmacy benefit management companies (PBMs), health insurance companies, and retail drug stores.

Generally, manufacturers sell drugs, generic and brand-name, to drug wholesale companies, which in turn may resell their inventories to other middlemen. Large pharmacy chains that are also enormous PBMs, like CVS/Caremark (CVS) (retail and mail order) and Express Scripts (for their mail-order business), may also purchase directly from manufacturers. It is worth noting that these two entities purchase and manage drug benefits for more than 160 million people.^{8,9} Most independent drug stores buy their drug supplies from various wholesale middlemen in the distribution chain.¹⁰

PBMs contract with health insurance companies or third-party administrators (for those companies who self-fund their health insurance) to perform several functions. Health insurers may develop drug benefit plan designs and formularies – lists of brand-name drugs and the co-pays the plan will cover – or plans may delegate those functions to a PBM. PBMs may also manage the insurer’s or employer’s drug benefits programs;

negotiate contracts with retail pharmacies on behalf of the plans; and, on behalf of the plan, pay the retail pharmacies’ claims for drugs sold to plan members.¹¹

Under their contracts with insurers, PBMs also negotiate with manufacturers for discounts or rebates that the manufacturer pay the PBM in return for a preferred position on a plan’s formulary list. For example, a brand-name drug that is placed in a lower tier of the drug formulary will have a lower co-pay than drugs placed in higher tiers. Drugs in the first tier are designed to achieve clinical outcomes at a lower out-of-pocket cost, generating greater demand from providers and consumers.¹²

The monies PBMs receive from manufacturers on behalf of insurers are disclosed to insurers in accordance with the terms of their contractual arrangements. Insurers may negotiate language allowing them to audit PBMs regarding monies received from drug manufacturers. Insurers may use manufacturer rebates to reduce member premiums and co-pays and/or offset the administrative fees paid by plans to the PBMs. It is not clear whether these “rebates” or “discounts” are available to some or all wholesalers, the original purchasers of the drug makers’ products. Drug stores that are not part of a PBM may or may not be able to access manufacturer rebates.

In some cases, PBMs have contractual arrangements with drug makers in which the manufacturer pays administrative fees to the PBM for services rendered to the manufacturer in connection with formulary placement activities. PBMs are not required to disclose those fees to their health insurance plans.¹³

Clearly, the distribution and reimbursement system for patient-administered, outpatient prescription drugs is complicated. See page 8, for a flowchart describing the general framework of the prescription drug market.

As a result of these complex relationships, the final price of a drug to the consumer depends on factors that include the drug benefit design in a consumer’s insurance plan, if any; whether a particular retail pharmacy is part of a large chain or is an independent store; the pharmacy’s financial relationship with manufacturers, wholesalers, or other middlemen; the discounts or rebates manufacturers pay to PBMs to place a brand-name drug in a preferred position within the benefit plan design; the insurance company’s receipt of such rebates and the impact of the rebates on prices paid by insurers to pharmacies or on member co-pays, if any; the consumer’s awareness of and

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access to pharmacy discount programs; consumers' knowledge and use of general discount drug coupons like GoodRx; and the availability of specific manufacturer coupons. In addition, retail drug prices can be subject to volatility, so a particular retail drug price may not be available over any particular period of time.

An important issue in the development of brand-name drug retail pricing is the degree to which retail pharmacies, and ultimately consumers, benefit from manufacturer rebates or discounts. We know that PBMs receive rebates or discounts from drug makers. Unless a retail pharmacy also functions as a PBM, like CVS, or is part of a major chain, it is not clear that rebates from drug makers flow to other retail drug stores. It does appear, however, that independent pharmacies and their retail customers do not receive the benefit of drug-maker rebates on brand-name drugs.¹⁴

While it is beyond the scope of this white paper to examine prescription drug pricing at various levels in the distribution chain, it is also not possible to do so because of the lack of price transparency along the chain. For example, while carriers know the price they pay to a pharmacy and the price of their members' co-pays, the members themselves do not know the price their insurance plans pay the pharmacies for their drugs.

The only exception to this lack of pricing transparency for consumers is in the Medicare program. Medicare beneficiaries receive an easy-to-read monthly report showing how much Medicare paid the pharmacy for each drug, the amount the Medicare beneficiary paid to the pharmacy, and pharmacy payments by other payers. Although this information is sent after payments are made, it represents a step forward in drug-pricing transparency and is especially helpful for consumers who take maintenance drugs over the course of months or years. An example of this chart is in Appendix C.

Who cares about the retail price of drugs in Massachusetts?

Most people in Massachusetts have health insurance with a drug benefit plan. However, plan designs vary greatly and many consumers pay out-of-pocket for all or part of the price of prescription drugs, either as a fixed co-pay amount or through co-insurance. In some cases, the insured pays the total price of the drug. In addition, at any time, 3-to-4 percent of the Massachusetts population is not insured. (Currently, the uninsured rate is 3 percent.)¹⁵ With a population of about 6.5 million, that means there might be 195,000 to 260,000 residents without a prescription drug insurance plan.

For many consumers, the choice of retail pharmacy is limited by their insurance plans if they wish to pay the lowest co-pay. But in many cases the cost of a generic is lower than the cost of the consumer's co-pay. In such instances, a question arises

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about whether the consumer can purchase the generic at the lowest possible price at a pharmacy that is not preferred by his or her carrier. Does the consumer have to purchase from a plan's preferred pharmacy even though no portion of the drug is paid for by the insurer? If the cost of the drug is simply the price paid by the consumer, it seems the consumer should be able to shop to make sure he or she is getting the best deal.

There are many consumers who, for a variety of reasons – underinsurance, high deductibles, seniors in the donut hole, the uninsured, consumers using drugs that are not on their insurance plan's formulary – are paying out-of-pocket for their drugs. For these consumers, the ability to obtain price information is crucial if they are to manage their healthcare dollars responsibly.

As stated above, almost 87 percent of purchased prescription drugs are generics that cost a great deal less than brand-name drugs, and that in many cases cost less than consumers' co-pay amounts. Although there is no law in Massachusetts requiring that a drug store accept the lower of the co-pay or generic price options, in practice most drug stores charge the lower amount under their contracts with insurers. When the consumer has no co-pay because he or she is self-pay, finding the lowest-cost generic or brand-name drug is vital.

Overview of Survey Findings

How easy is it for the average consumer to learn the price of a particular drug in advance of purchase?

There is no law in Massachusetts that requires pharmacies to post drug prices or insurers to inform members how much the carrier pays a drug store for a particular drug. If pharmacies engage in comparative advertising or make claims about a particular price for a prescription drug, it is possible that the Attorney General's broad advertising regulations, 940 CMR 3.05 et seq., or her retail advertising regulations, 940 CMR 6.00 et seq., may apply. In general, this regulatory framework requires truthfulness in advertising claims but does not require overall price transparency and its application to prescription drug prices is not clear.

Nonetheless, our researchers had a relatively easy time when calling most drug stores and asking for the price of a particular

The U.S. Pharmacy Distribution and Reimbursement System for Patient-Administered, Outpatient Prescription Drugs

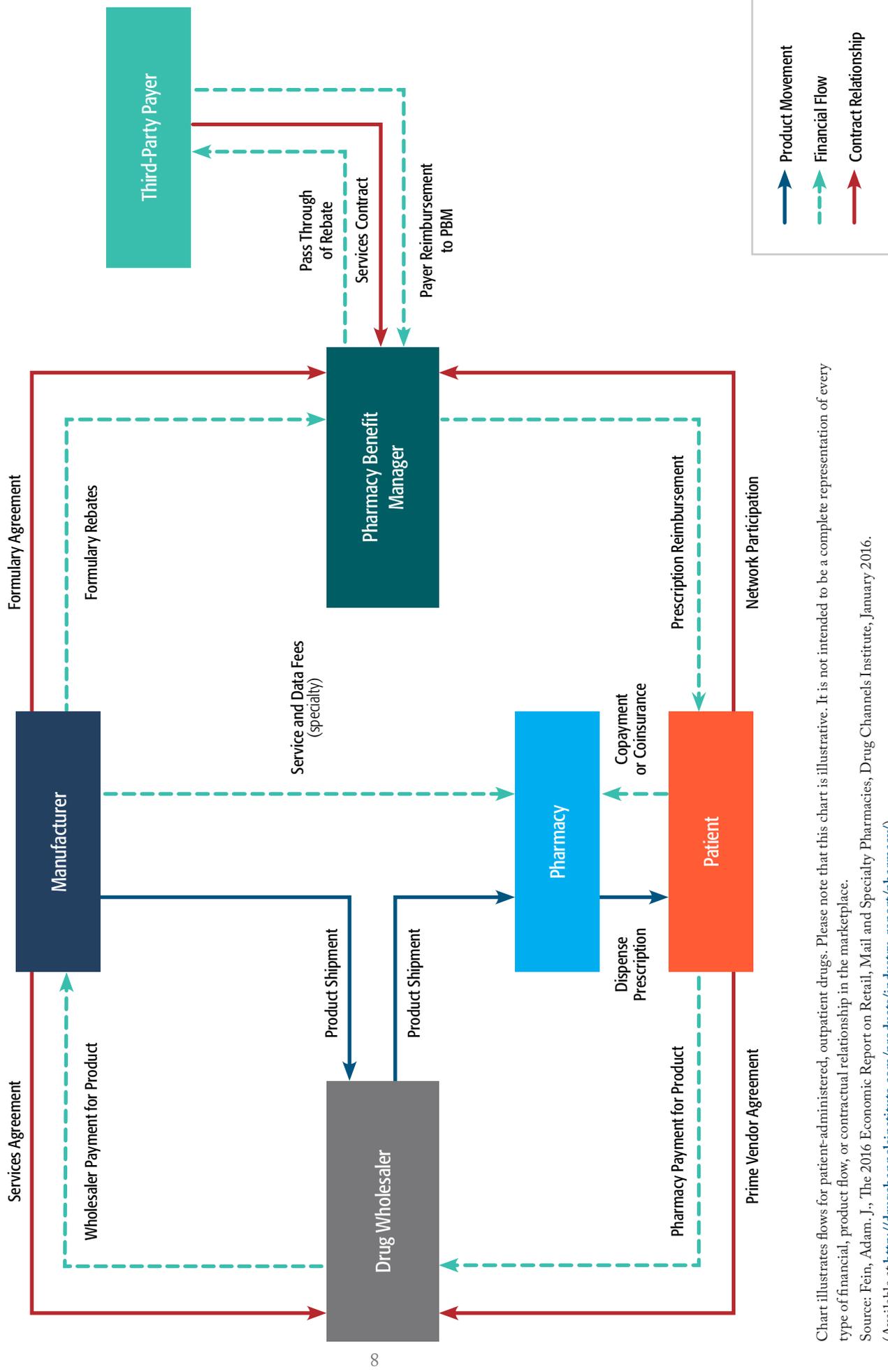


Chart illustrates flows for patient-administered, outpatient drugs. Please note that this chart is illustrative. It is not intended to be a complete representation of every type of financial, product flow, or contractual relationship in the marketplace.

Source: Fein, Adam. J., The 2016 Economic Report on Retail, Mail and Specialty Pharmacies, Drug Channels Institute, January 2016.

(Available at http://drugchannelsinstitute.com/products/industry_report/pharmacy/)

drug. There were virtually no transfers, no lengthy hold or wait times, very few dropped calls and, for the most part, our callers were treated with courtesy. This experience stands in sharp contrast to the time-consuming, frustrating, and difficult experiences they encountered when calling hospitals or physicians' offices to obtain the price of procedures or office visits.

Drug store staff did not, for the most part, ask for personal information like date of birth, address, or name of physician, before providing the price. Additionally, there were no diagnostic codes or other verifications required to obtain prices by phone.

Price accuracy and discount programs

Our researchers also asked each pharmacy about store or chain discount programs. Most pharmacies that offered such programs were eager to tell our callers what was available. One problem our researchers encountered was that even though drug store workers willingly provided information about discount programs, some workers were not well informed about the details and some were too busy to fully describe the programs. In addition, many chain stores provide information about drug discount programs on their websites, but our researchers were never referred to the websites to obtain that information. The following information is not a complete description of discount programs but is offered as examples from the marketplace.

- CVS offers its own discount program to customers who are not paying a co-pay which applies to any drug at any quantity. One researcher was told the discount was about 10 percent but the employee was not certain. It appears, however, that the discount price can only be determined at the point of purchase when the prescription is filled. Our researchers were told this is because a small transaction fee is triggered every time a prescription is filled and, therefore, employees are not supposed to generate such fees when a sale is not guaranteed. This means prices provided over the phone may not be what a consumer would actually pay. Consumers must visit a CVS in person to receive an accurate self-pay price. Currently, there is no information on the CVS website about this program.
- Last year, CVS acquired Target's drug store operations. At that time, CVS discontinued a membership program offering a list of generic drugs priced at \$11.99 for a 90-day supply. Target also discontinued its pharmacy rewards program and, in general, is no longer honoring its list of generics at \$4.00 for a 30-day supply.¹⁶ It is worth noting that the rebranding of Target stores as CVS stores is still taking place across the country, and our researchers found that some employees of both chains were confused about the status of the prior discount programs. In some cases, Target stores that had not been rebranded still honored the \$4.00 generic price. Target locations now fully under the

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CVS umbrella have the same discount program as CVS and the price of the drug cannot be ascertained until a purchase is made.

- Other pharmacies, like Walgreens, Rite Aid, Osco, and a small local chain, Louis and Clark, also offer programs, and consumers should consult their websites. Walgreens offers membership in a prescription savings club for \$20.00 a year for the individual, and \$35.00 a year for a family, which provides discounts that vary according to the drug. Walgreens also offers an online tool where consumers can enter the name of the drug, its dosage, and quantity, and obtain a price online. Prices given to our callers over the phone by Walgreens included the discounted price where applicable.
- Walmart Pharmacy is already well known for its \$4.00 and \$10.00 generic drug price lists without a separate discount program. The Walmart website provides a list of generic drugs offered at 30-day and 90-day supply prices. An examination of the current website's generic drug offerings shows that the list of generics available at \$4.00 (30-day supply) and \$10.00 (90-day supply) is not overly extensive. Prices given to our researchers by Walmart appear to be the price a consumer would in fact pay.

Rite Aid has a free “Rx Savings Program” that offers discounted drug prices for certain generics. There is a list online at www.riteaid.com of prices for 30- and 90-day supplies of generic drugs covered by this program. Not every generic is included since the list of possible generics is extremely large. The prices on the website, however, are the same prices our callers were provided by Rite Aid staff. If a chain did not offer its own discount program, researchers were often told about other programs, such as AAA, or discount coupons that the store accepted. Some pharmacy staff were very helpful in this regard and advised our callers not to buy at their pharmacy, but to check certain discount coupon companies first.

- With respect to generic and brand-name drugs, it appears that some major drug store chains may provide a caller with a so-called “reference price” that may be the “average wholesale price” or “average maximum cost” of a drug without the application of its own discounts or any other discount program, such as AAA. This means the price

given over the phone is probably not the actual price the consumer will pay. The consumer has to go to the store and present the script for the pharmacy to apply any discounts. So although researchers were able to obtain prices easily from some chain stores, the accuracy of such prices is questionable.

- Generally, independent pharmacies did not offer formal discount programs, but some accept AAA and most indicated they were willing to match a lower price for a particular drug. One independent, Flynn's in Pittsfield, said discounts were available at the pharmacist's discretion and a senior discount was offered. Eaton Apothecary in Brockton reports that discounts are available if scripts come through Brockton Neighborhood Health Center, while Blue Hill Pharmacy in Dorchester reports that it has no official policy but discounts may be given depending on the customer. A few independents called by our researchers were eager to match prices and in many cases were able to match the lowest prices received from other pharmacies.

Price accuracy and coupons

Our researchers also sought information about whether a particular pharmacy accepted discount coupons from companies like GoodRx or OneRx. These are national companies that negotiate prices with PBMs and offer consumers, online and through the mail, discount coupons for a wide range of generic and brand-name drugs.

There are many drug discount companies online. Some charge a fee to become a member and all promise discounts up to 75 percent or more off the price of a drug. Consumers need to be careful before enrolling in programs that require a fee or that solicit sensitive or personal information. Consumers should be aware that in general, information given to a drug manufacturer or drug coupon company is not covered by the privacy restrictions of the Health Insurance Portability and Accountability Act (HIPAA). This means such entities are not prohibited from selling or sharing such data. However, some of these companies voluntarily comply with HIPAA, or have their own privacy policies. Such policies are posted online for consumers to review. These coupons are different from manufacturers' coupons, which are only for specific brand-name drugs, and in Massachusetts, manufacturers' coupons can only be used if there is no generic equivalent on the market (the rationale behind this law is to discourage use of brand-name drugs when a generic is available). However, it is worth noting that even if a brand-name drug is determined to be medically necessary for a consumer, the consumer still cannot use the manufacturer's coupon to help with the co-pay.

In most cases, GoodRx and similar coupons cannot be used to pay down a consumer's co-pay for a brand-name drug. We

“ Consumers should be aware that in general, information given to a drug manufacturer or drug coupon company is not covered by the privacy restrictions of the Health Insurance Portability and Accountability Act (HIPAA).”

found that most independent pharmacies would not accept GoodRx or similar coupons, while the large pharmacy chains or big-box retail pharmacies do accept them.

One problem with the coupons is that pharmacies which accept them will not confirm over the phone the price of the drug as it appears on the face of a coupon. Our researchers were told they had to come to the store with the prescription and coupon to get the final price. Conversations with GoodRx, however, indicated the company does not receive complaints that the price on their coupons is not honored by the pharmacies that accept them.¹⁷ Yet the consumer cannot obtain the discount price with certainty over the phone. In addition, drug prices can change frequently and GoodRx coupons caution consumers about that fact. So, the implicit message is to use the coupon promptly or the price listed may not be honored by the pharmacy.

We also learned of a discount card available to state residents, the Massachusetts Drug Card. This card is not connected with any part of state government but provides discounts on drugs at participating pharmacies. Here again, the price of a particular drug under this discount card can only be obtained in person once the script is processed. So although some pharmacies promoted discount programs and coupons, it may not be possible to ascertain prices with certainty unless a consumer goes into the store with his or her written prescription.

Some independent pharmacies that did not accept coupons invited callers to come in and promised to match prices. Our callers found that independent drug stores that did not accept coupons were still relatively inexpensive with respect to generic drugs, and that generally the exact price was provided as opposed to an inaccurate “reference price” that was given over the phone by some chains.

Generic Drugs

Retail price variations among drug stores: Generic drugs

Even though generic equivalents in our survey are priced much lower than brand-name drugs, there is still significant variation in the price of generic drugs among drug stores, regardless of whether the store is an independent, part of a small chain, or a large chain store. In general, a review of Charts and Tables 1 through 5 show that while there is no clear pattern across all drug stores, some trends can be discerned. For example, CVS pharmacies appear to fall in the upper half of generic prices except for generic forms of birth control, where CVS appears to be mid-range. Walgreens appears to price generics below CVS except for Furorsemide, where a couple of Walgreen stores in Western Massachusetts gave prices higher than CVS. Walmart appeared to price below other chains and big box stores except with respect to generic birth control drugs.

It bears repeating that the prices given by some chain stores that accepted coupons or offered their own discount programs may not be reliable, because a final price will not be given until after the discounts are applied. Generally, however, the prices quoted by independents that did not offer discount programs of their own may be more reliable depending on the store. For example, prices given by independents such as Skenderian Apothecary in Cambridge, Keyes in Newton, Eaton in Plymouth, or Gary Drug in Boston, which do not offer discount programs, are probably reliable (again, consumers should keep in mind that some independents offered to match prices found elsewhere, depending on the drug).

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Amoxicillin

In terms of variations in prices for generic drugs, Charts and Tables 1 through 5 show wide variation in the prices given over the phone before discounts are applied. For example, even for relatively inexpensive Amoxicillin, prices in our survey ranged from \$3.99 at Osco to \$20.99 at a Rite Aid in Cambridge. Prices below \$10.00 for this drug were found at stores such as Walmart, Big Y, Walgreens, Rite Aids in other locations, and several independents such as Prime Pharmacy in Dorchester (Chart and Table 1). Across the board, the average and median price of Amoxicillin was about \$10.00 (see Table 9 for an overview of prices for all drugs).

These average and median prices for Amoxicillin compared favorably with GoodRx coupons for a similar supply of 16 Amoxicillin tablets. In the Boston area, our researchers found GoodRx coupons for Target (\$9.50), CVS (\$9.82) and Rite Aid (\$9.94). Our survey found lower prices (\$4.00), however, at a significant number of stores, including a Target store in Boston and around

the state. Sometimes, consumers can do better even without a discount coupon.

Atorvastatin

With respect to Atorvastatin, a very popular generic used to control cholesterol, the price range for a 30-day supply of the common dosage of 80 milligrams is very broad. Prices ranged from a low of \$4.00 at the Hannaford Pharmacy in Lunenburg to an astonishing price of almost \$199.00 at Kornfield Pharmacy in Roxbury. Several independents quoted much lower prices, ranging from \$10.00 to \$15.00, while the larger chains, like Walgreens, Rite Aid and CVS, were on the higher end, ranging from about \$90.00 at Walgreens to almost \$160.00 at CVS. While the actual price charged to a consumer may not be that high, given coupons or discount programs, consumers will not know the price until the prescription is run through the store's computer system. The average price of Atorvastatin in our survey was \$98.00, while the median price was a bit lower at \$90.00, meaning that half the stores were above the median and half were below (see Table 9 for a summary of drug prices obtained in the survey).

GoodRx coupons for the same amount and dosage, however, showed generally lower prices than our researchers obtained over the phone. For example, at Walgreens in the Boston area, GoodRx coupons showed \$13.79, while our caller obtained a quote of almost \$90.00. GoodRx for CVS in Boston showed \$45.51, while our researchers were given a quote of \$159.00. For Rite Aid in Boston, we found a GoodRx coupon for \$81.00, and while our survey did not include a Boston Rite Aid, we were quoted \$140.00 by a nearby Cambridge Rite Aid. There was no real difference in price, however, at Boston Targets with a \$13.00 price tag with or without a GoodRx coupon. In the case of Atorvastatin, it appears that it is worth it for consumers to look for GoodRx or similar discount coupons. And, as always, since price is subject to change without notice, coupons should be used as soon as practicable.

Furosemide

Our research showed that with respect to Furosemide, a popular diuretic for hypertension, there is a much narrower range of prices. Prices for a 30-day supply ran from a low of \$3.65 at Prime Pharmacy in Dorchester to a high of \$25.00 at the Worcester Family Pharmacy. Once again, the major chain pharmacies, such as CVS and Walgreens, reported prices higher than the median price of about \$12.00. For this particular generic, most of the 20 independents in our sample reported prices that fell below the \$12.00 median (see Table 9).

Interestingly, GoodRx coupons for Furosemide in Boston priced the drug at almost \$12.00 at CVS, Target and Rite Aid. Our survey showed similar prices reported in Boston by CVS,

a much lower price at Target in Dorchester (\$4.00), and slightly higher prices at Rite Aid in nearby Cambridge. So a GoodRx coupon may not always be the lowest price for a particular drug at a given location.

Mononessa

Generic birth control drugs are also part of our survey and our research showed a wide spread in the price of a month's supply of Mononessa or equivalent drugs. Prices ranged from lows of \$9.00 at Walmart in Pittsfield and Target in Dorchester to highs at some independents, including Eaton Apothecary in Brockton (\$44.00) and Worcester Family Pharmacy (\$42.00).

For this drug, Walgreens reported prices of \$12.00, well below the median of about \$31.00, while CVS was at the median price (see Table 9). In general, independents reported prices for generic birth control drugs that were higher than the chain stores.

GoodRx coupons for Mononessa showed that in Boston, Target's quoted price of \$9.00 beat the coupon price of \$16.00. The price reported by Walgreens in Boston was also less than the coupon price. However, the opposite was true for CVS in Boston, where a GoodRx coupon of \$19.98 was a good deal less than the CVS CarePlus Pharmacy in Boston (\$31.69).

Montelukast

Montelukast is a highly popular generic form of the antihistamine drug Singulair and we researched the most popular dosage of 10 milligrams for a 30-day supply. The price range was quite staggering, from lows among the independents of \$10.00 in Dorchester at Prime Pharmacy, \$12.00 in Pittsfield at Flynn's Pharmacy, \$15.00 at Keyes Drug in Newton, and \$16.00 at Blue Hill Pharmacy in Dorchester; to highs of almost \$137.00 at CVS stores and \$145.00 at Rite Aids around the state. The highest price for this popular drug was quoted at an independent in Brockton, Eaton Apothecary (\$179.00). Here again, large chain stores generally quoted prices well above the median price of \$87.00 and were undercut by most independents (see Table 9). But we do not know with certainty that some quoted chain store prices are accurate for reasons explained previously.

GoodRx coupon prices for this drug also varied significantly, and were substantially less than prices our researchers received over the phone. The Target in Dorchester quoted us a price of \$67.00, compared with the GoodRx coupon price of \$13.00; Walgreens in Roxbury quoted us \$87.00, compared to about \$14.00 with GoodRx; and although we did not sample a Rite Aid in Boston, Cambridge Rite Aid stores quoted us prices of about \$145.00, compared to the \$75.00 for GoodRx in Boston. The Montelukast example indicates that cash-paying consumers can benefit from online generic drug shopping coupons like GoodRx.

Chart 1. Amoxicillin Pricing

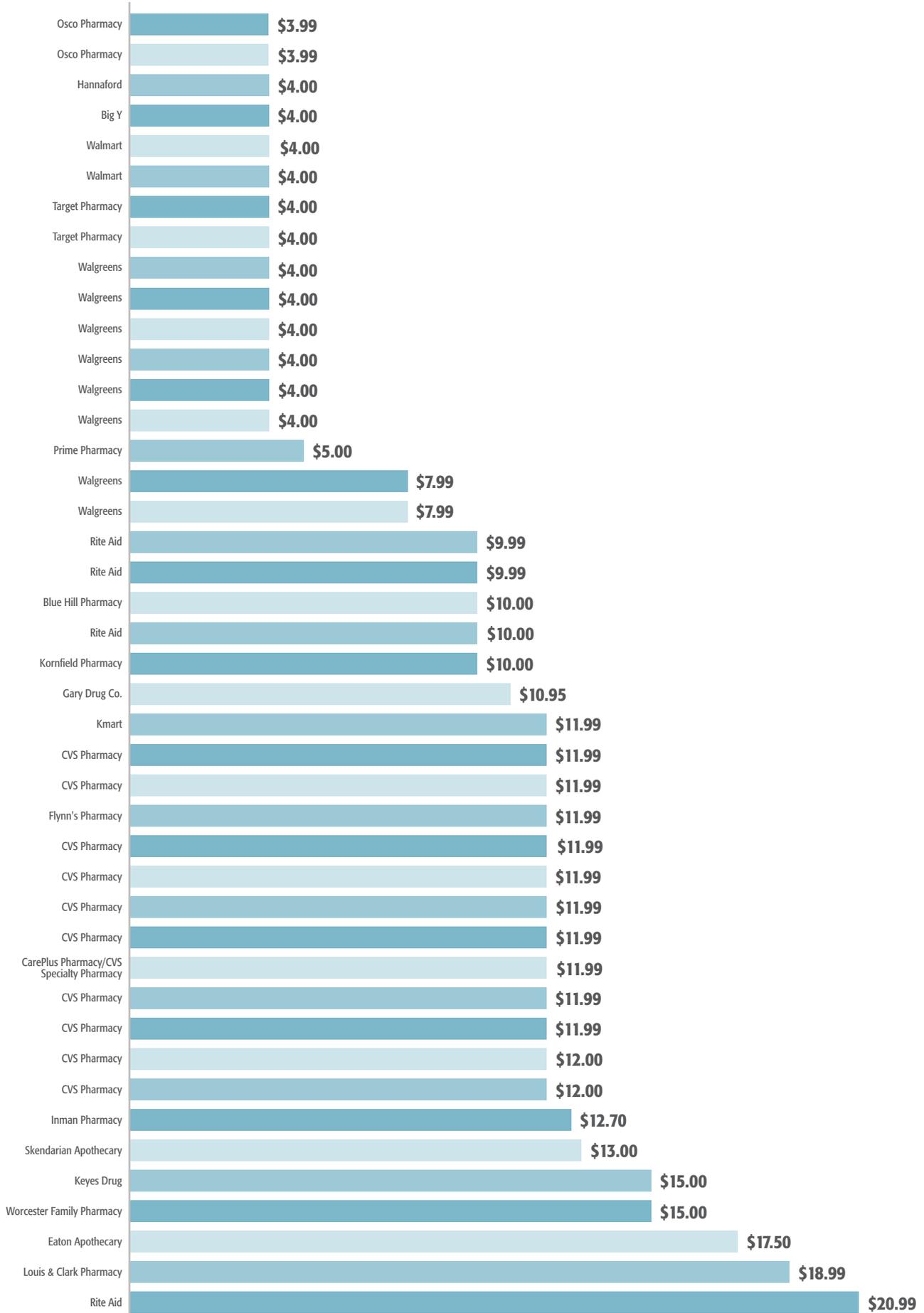


Table 1. Amoxicillin Pricing

Pharmacy	City	County	Price
Osco Pharmacy	Boston	Suffolk	\$3.99
Osco Pharmacy	Worcester	Worcester	\$3.99
Hannaford	Lunenburg	Worcester	\$4.00
Big Y	Palmer	Hampden	\$4.00
Walmart	Pittsfield	Berkshire	\$4.00
Walmart	Springfield	Hampden	\$4.00
Target Pharmacy	Dorchester	Suffolk	\$4.00
Target Pharmacy	Lanesborough	Berkshire	\$4.00
Walgreens	Roxbury	Suffolk	\$4.00
Walgreens	Newton	Middlesex	\$4.00
Walgreens	Brockton	Plymouth	\$4.00
Walgreens	Springfield	Hampden	\$4.00
Walgreens	Boston	Suffolk	\$4.00
Walgreens	Worcester	Worcester	\$4.00
Prime Pharmacy	Dorchester	Suffolk	\$5.00
Walgreens	South Yarmouth	Barnstable	\$7.99
Walgreens	Salem	Essex	\$7.99
Rite Aid	Springfield	Hampden	\$9.99
Rite Aid	Ware	Hampshire	\$9.99
Blue Hill Pharmacy	Dorchester	Suffolk	\$10.00
Rite Aid	Cambridge	Middlesex	\$10.00
Kornfield Pharmacy	Roxbury	Suffolk	\$10.00
Gary Drug Co.	Boston	Suffolk	\$10.95
Kmart	Fitchburg	Worcester	\$11.99
CVS Pharmacy	Newton	Middlesex	\$11.99
CVS Pharmacy	Sandwich	Barnstable	\$11.99
Flynn's Pharmacy	Pittsfield	Berkshire	\$11.99
CVS Pharmacy	Salem	Essex	\$11.99
CVS Pharmacy	Harwich	Barnstable	\$11.99
CVS Pharmacy	Springfield	Hampden	\$11.99
CVS Pharmacy	Cambridge	Middlesex	\$11.99
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$11.99
CVS Pharmacy	Fitchburg	Worcester	\$11.99
CVS Pharmacy	Pittsfield	Berkshire	\$11.99
CVS Pharmacy	Brockton	Plymouth	\$12.00
CVS Pharmacy	Orleans	Barnstable	\$12.00
Inman Pharmacy	Cambridge	Middlesex	\$12.70
Skendarian Apothecary	Cambridge	Middlesex	\$13.00
Keyes Drug	Newton	Middlesex	\$15.00
Worcester Family Pharmacy	Worcester	Worcester	\$15.00
Eaton Apothecary	Brockton	Plymouth	\$17.50
Louis & Clark Pharmacy	Springfield	Hampden	\$18.99
Rite Aid	Cambridge	Middlesex	\$20.99

Chart 2. Atorvastatin Pricing

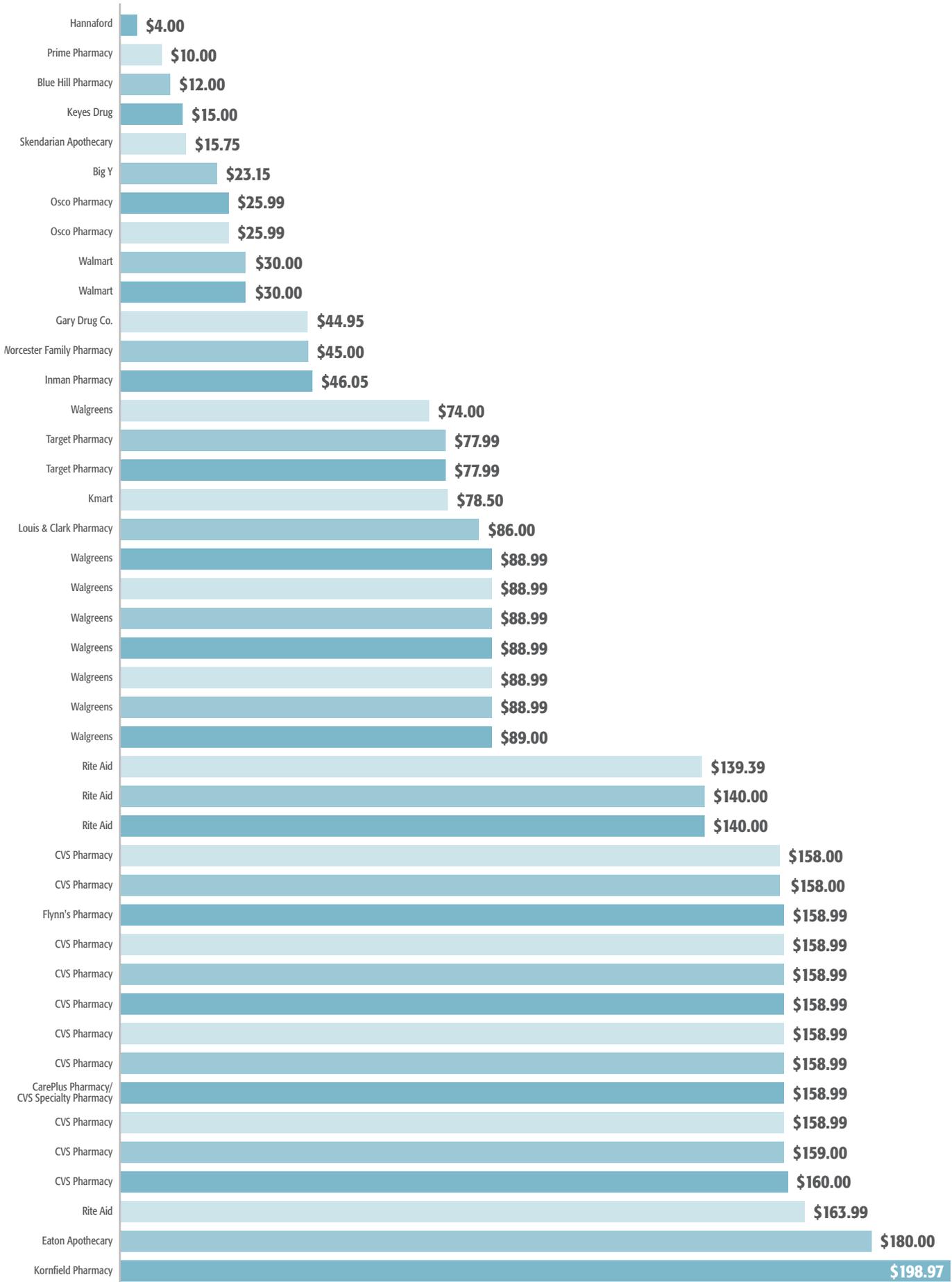


Table 2. Atorvastatin Pricing

Pharmacy	City	County	Price
Hannaford	Lunenburg	Worcester	\$4.00
Prime Pharmacy	Dorchester	Suffolk	\$10.00
Blue Hill Pharmacy	Dorchester	Suffolk	\$12.00
Keyes Drug	Newton	Middlesex	\$15.00
Skendarian Apothecary	Cambridge	Middlesex	\$15.75
Big Y	Palmer	Hampden	\$23.15
Osco Pharmacy	Boston	Suffolk	\$25.99
Osco Pharmacy	Worcester	Worcester	\$25.99
Walmart	Pittsfield	Berkshire	\$30.00
Walmart	Springfield	Hampden	\$30.00
Gary Drug Co.	Boston	Suffolk	\$44.95
Worcester Family Pharmacy	Worcester	Worcester	\$45.00
Inman Pharmacy	Cambridge	Middlesex	\$46.05
Walgreens	South Yarmouth	Barnstable	\$74.00
Target Pharmacy	Dorchester	Suffolk	\$77.99
Target Pharmacy	Lanesborough	Berkshire	\$77.99
Kmart	Fitchburg	Worcester	\$78.50
Louis & Clark Pharmacy	Springfield	Hampden	\$86.00
Walgreens	Roxbury	Suffolk	\$88.99
Walgreens	Newton	Middlesex	\$88.99
Walgreens	Brockton	Plymouth	\$88.99
Walgreens	Springfield	Hampden	\$88.99
Walgreens	Salem	Essex	\$88.99
Walgreens	Boston	Suffolk	\$88.99
Walgreens	Worcester	Worcester	\$89.00
Rite Aid	Springfield	Hampden	\$139.39
Rite Aid	Ware	Hampshire	\$140.00
Rite Aid	Cambridge	Middlesex	\$140.00
CVS Pharmacy	Newton	Middlesex	\$158.00
CVS Pharmacy	Sandwich	Barnstable	\$158.00
Flynn's Pharmacy	Pittsfield	Berkshire	\$158.99
CVS Pharmacy	Salem	Essex	\$158.99
CVS Pharmacy	Harwich	Barnstable	\$158.99
CVS Pharmacy	Springfield	Hampden	\$158.99
CVS Pharmacy	Brockton	Plymouth	\$158.99
CVS Pharmacy	Cambridge	Middlesex	\$158.99
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$158.99
CVS Pharmacy	Fitchburg	Worcester	\$158.99
CVS Pharmacy	Orleans	Barnstable	\$159.00
CVS Pharmacy	Pittsfield	Berkshire	\$160.00
Rite Aid	Cambridge	Middlesex	\$163.99
Eaton Apothecary	Brockton	Plymouth	\$180.00
Kornfield Pharmacy	Roxbury	Suffolk	\$198.97

Chart 3. Furosemide Pricing

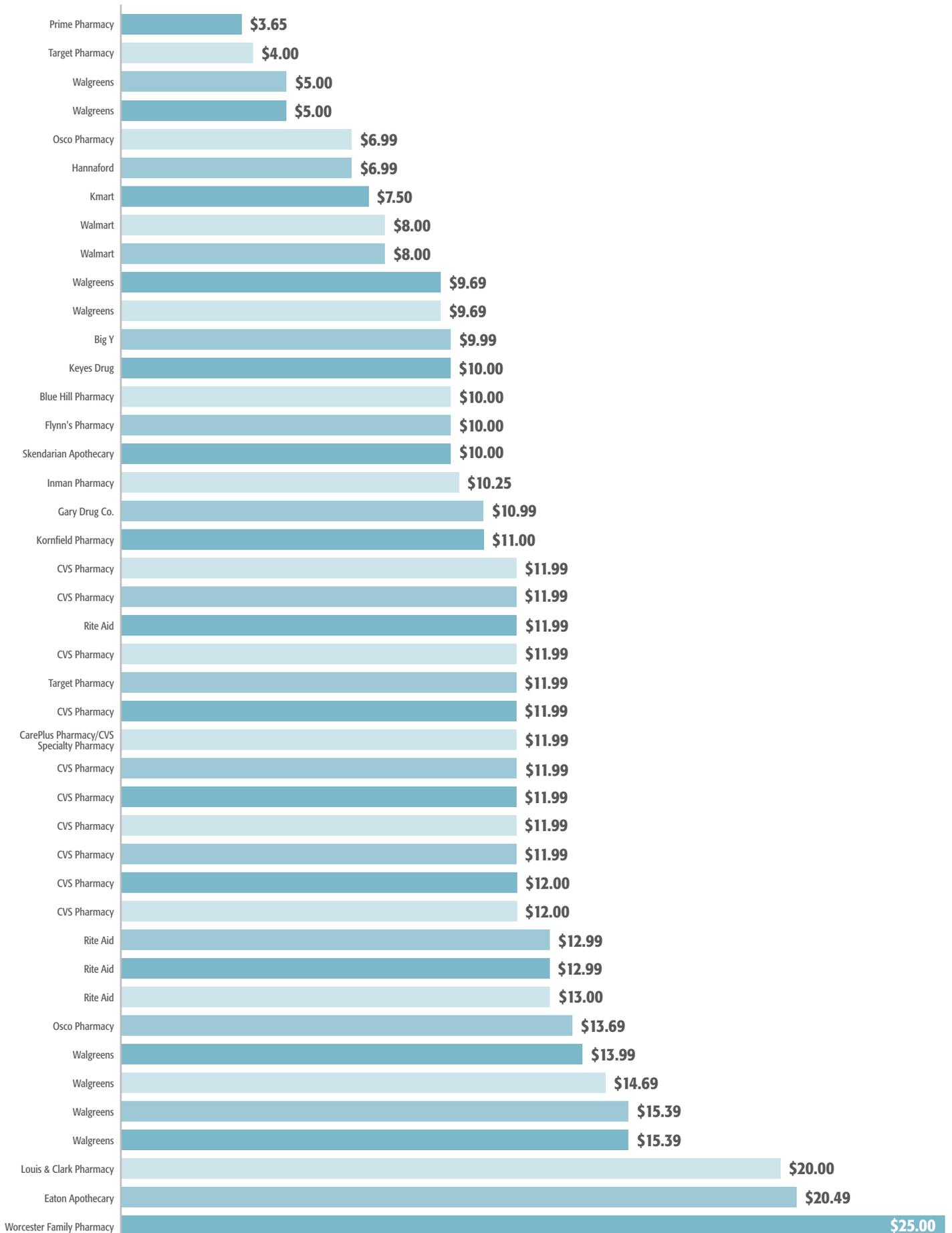


Table 3. Furosemide Pricing

Pharmacy	City	County	Price
Prime Pharmacy	Dorchester	Suffolk	\$3.65
Target Pharmacy	Dorchester	Suffolk	\$4.00
Walgreens	Roxbury	Suffolk	\$5.00
Walgreens	Worcester	Worcester	\$5.00
Oscos Pharmacy	Boston	Suffolk	\$6.99
Hannaford	Lunenburg	Worcester	\$6.99
Kmart	Fitchburg	Worcester	\$7.50
Walmart	Pittsfield	Berkshire	\$8.00
Walmart	Springfield	Hampden	\$8.00
Walgreens	Salem	Essex	\$9.69
Walgreens	South Yarmouth	Barnstable	\$9.69
Big Y	Palmer	Hampden	\$9.99
Keyes Drug	Newton	Middlesex	\$10.00
Blue Hill Pharmacy	Dorchester	Suffolk	\$10.00
Flynn's Pharmacy	Pittsfield	Berkshire	\$10.00
Skendarian Apothecary	Cambridge	Middlesex	\$10.00
Inman Pharmacy	Cambridge	Middlesex	\$10.25
Gary Drug Co.	Boston	Suffolk	\$10.99
Kornfield Pharmacy	Roxbury	Suffolk	\$11.00
CVS Pharmacy	Sandwich	Barnstable	\$11.99
CVS Pharmacy	Cambridge	Middlesex	\$11.99
Rite Aid	Springfield	Hampden	\$11.99
CVS Pharmacy	Salem	Essex	\$11.99
Target Pharmacy	Lanesborough	Berkshire	\$11.99
CVS Pharmacy	Newton	Middlesex	\$11.99
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$11.99
CVS Pharmacy	Pittsfield	Berkshire	\$11.99
CVS Pharmacy	Brockton	Plymouth	\$11.99
CVS Pharmacy	Orleans	Barnstable	\$11.99
CVS Pharmacy	Harwich	Barnstable	\$11.99
CVS Pharmacy	Springfield	Hampden	\$12.00
CVS Pharmacy	Fitchburg	Worcester	\$12.00
Rite Aid	Ware	Hampshire	\$12.99
Rite Aid	Cambridge	Middlesex	\$12.99
Rite Aid	Cambridge	Middlesex	\$13.00
Oscos Pharmacy	Worcester	Worcester	\$13.69
Walgreens	Boston	Suffolk	\$13.99
Walgreens	Newton	Middlesex	\$14.69
Walgreens	Brockton	Plymouth	\$15.39
Walgreens	Springfield	Hampden	\$15.39
Louis & Clark Pharmacy	Springfield	Hampden	\$20.00
Eaton Apothecary	Brockton	Plymouth	\$20.49
Worcester Family Pharmacy	Worcester	Worcester	\$25.00

Chart 4. Mononessa Pricing

* Prices marked with an asterisk are for generic equivalents when Mononessa was not available.

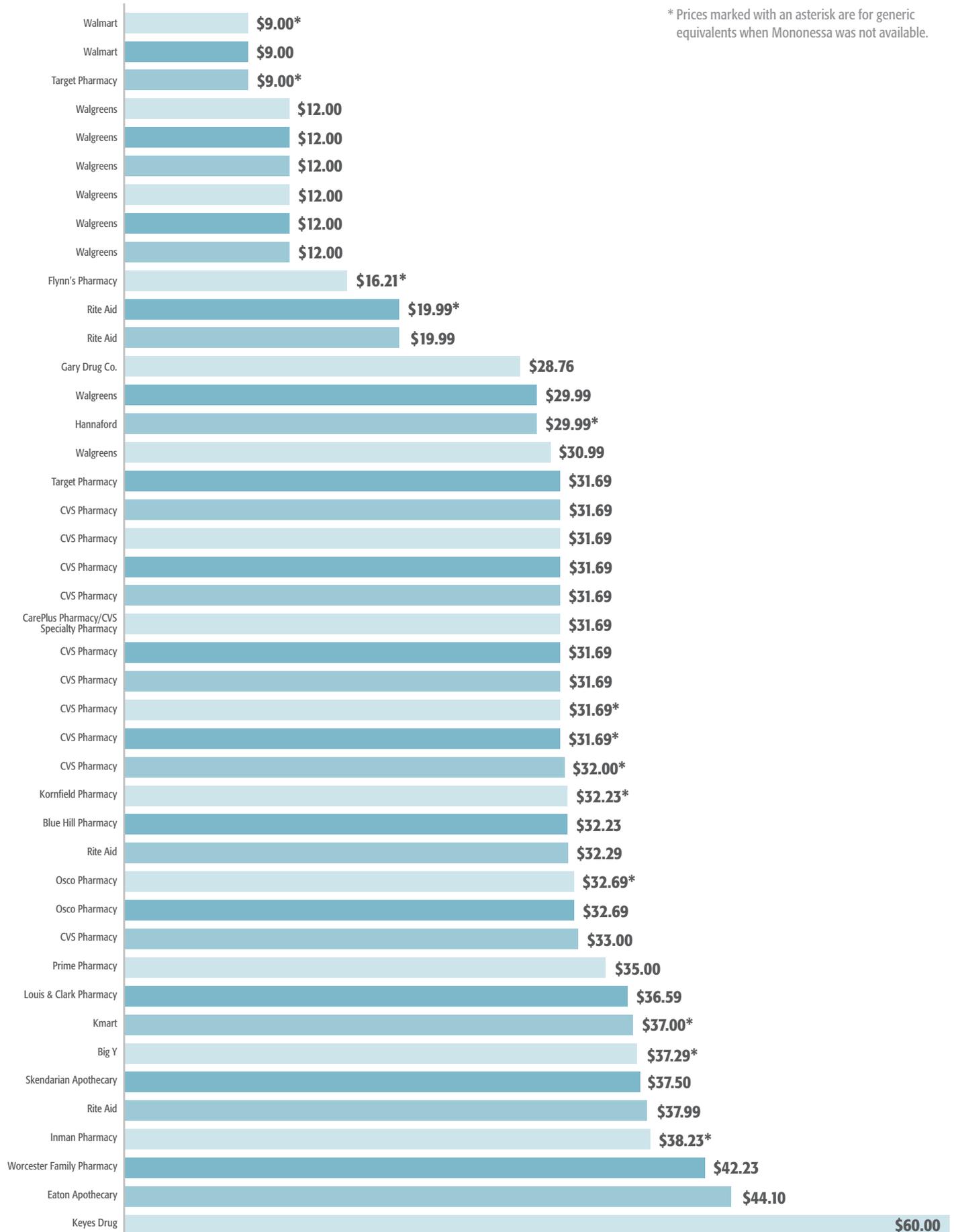


Table 4. Mononessa Pricing

Pharmacy	City	County	Price
Walmart	Pittsfield	Berkshire	\$9.00*
Walmart	Springfield	Hampden	\$9.00
Target Pharmacy	Dorchester	Suffolk	\$9.00*
Walgreens	Roxbury	Suffolk	\$12.00
Walgreens	South Yarmouth	Barnstable	\$12.00
Walgreens	Salem	Essex	\$12.00
Walgreens	Boston	Suffolk	\$12.00
Walgreens	Newton	Middlesex	\$12.00
Walgreens	Brockton	Plymouth	\$12.00
Flynn's Pharmacy	Pittsfield	Berkshire	\$16.21*
Rite Aid	Springfield	Hampden	\$19.99*
Rite Aid	Ware	Hampshire	\$19.99
Gary Drug Co.	Boston	Suffolk	\$28.76
Walgreens	Worcester	Worcester	\$29.99
Hannaford	Lunenburg	Worcester	\$29.99*
Walgreens	Springfield	Hampden	\$30.99
Target Pharmacy	Lanesborough	Berkshire	\$31.69
CVS Pharmacy	Newton	Middlesex	\$31.69
CVS Pharmacy	Sandwich	Barnstable	\$31.69
CVS Pharmacy	Salem	Essex	\$31.69
CVS Pharmacy	Cambridge	Middlesex	\$31.69
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$31.69
CVS Pharmacy	Pittsfield	Berkshire	\$31.69
CVS Pharmacy	Brockton	Plymouth	\$31.69
CVS Pharmacy	Orleans	Barnstable	\$31.69*
CVS Pharmacy	Springfield	Hampden	\$31.69*
CVS Pharmacy	Fitchburg	Worcester	\$32.00*
Kornfield Pharmacy	Roxbury	Suffolk	\$32.23*
Blue Hill Pharmacy	Dorchester	Suffolk	\$32.23
Rite Aid	Cambridge	Middlesex	\$32.29
Oscor Pharmacy	Boston	Suffolk	\$32.69*
Oscor Pharmacy	Worcester	Worcester	\$32.69
CVS Pharmacy	Harwich	Barnstable	\$33.00
Prime Pharmacy	Dorchester	Suffolk	\$35.00
Louis & Clark Pharmacy	Springfield	Hampden	\$36.59
Kmart	Fitchburg	Worcester	\$37.00*
Big Y	Palmer	Hampden	\$37.29*
Skendarian Apothecary	Cambridge	Middlesex	\$37.50
Rite Aid	Cambridge	Middlesex	\$37.99
Inman Pharmacy	Cambridge	Middlesex	\$38.23*
Worcester Family Pharmacy	Worcester	Worcester	\$42.23
Eaton Apothecary	Brockton	Plymouth	\$44.10
Keyes Drug	Newton	Middlesex	\$60.00

* Prices marked with an asterisk are for generic equivalents when Mononessa was not available.

Chart 5. Montelukast Pricing

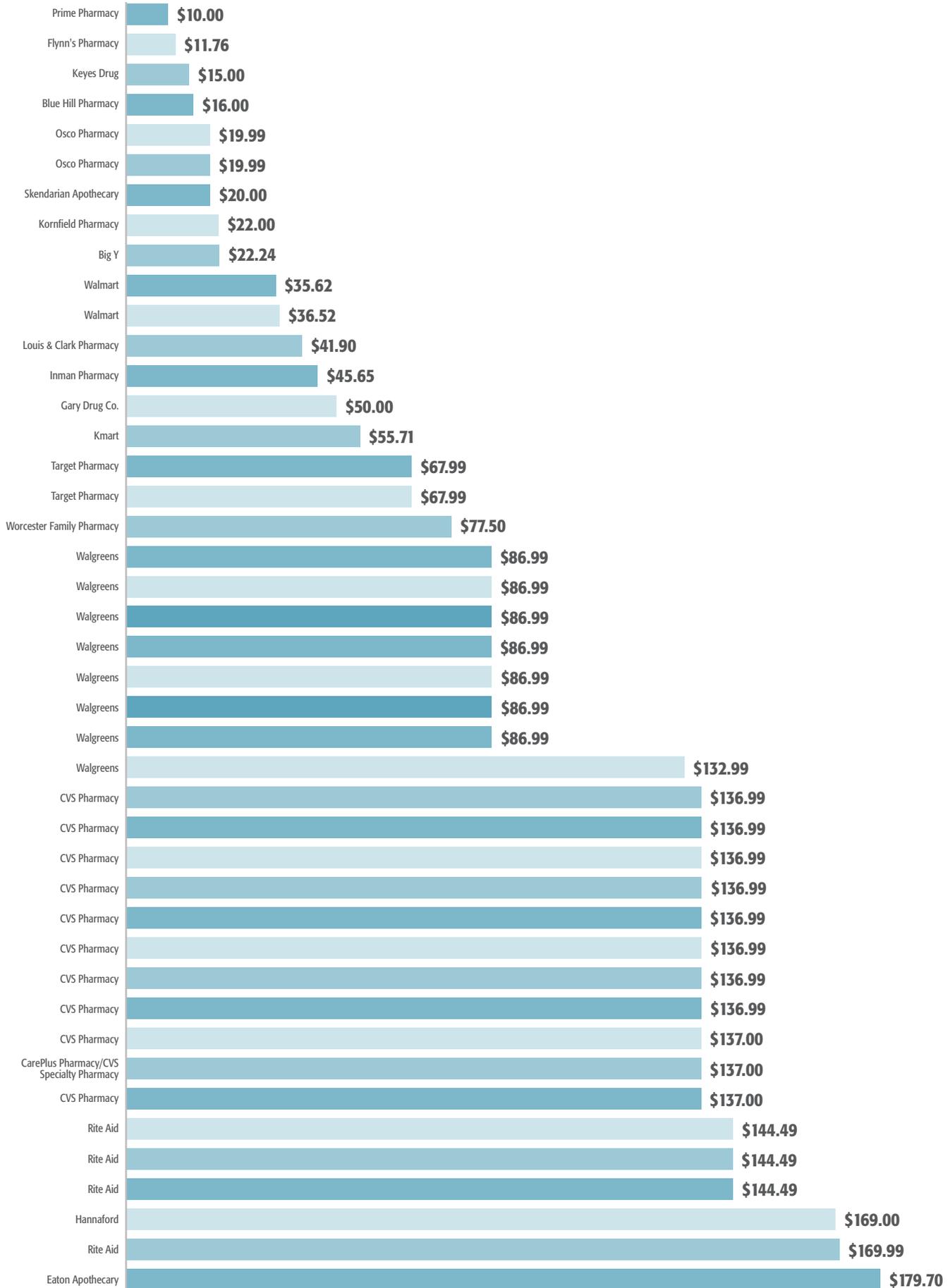


Table 5. Montelukast Pricing

Pharmacy	City	County	Price
Prime Pharmacy	Dorchester	Suffolk	\$10.00
Flynn's Pharmacy	Pittsfield	Berkshire	\$11.76
Keyes Drug	Newton	Middlesex	\$15.00
Blue Hill Pharmacy	Dorchester	Suffolk	\$16.00
Oscos Pharmacy	Boston	Suffolk	\$19.99
Oscos Pharmacy	Worcester	Worcester	\$19.99
Skendarian Apothecary	Cambridge	Middlesex	\$20.00
Kornfield Pharmacy	Roxbury	Suffolk	\$22.00
Big Y	Palmer	Hampden	\$22.24
Walmart	Pittsfield	Berkshire	\$35.62
Walmart	Springfield	Hampden	\$36.52
Louis & Clark Pharmacy	Springfield	Hampden	\$41.90
Inman Pharmacy	Cambridge	Middlesex	\$45.65
Gary Drug Co.	Boston	Suffolk	\$50.00
Kmart	Fitchburg	Worcester	\$55.71
Target Pharmacy	Dorchester	Suffolk	\$67.99
Target Pharmacy	Lanesborough	Berkshire	\$67.99
Worcester Family Pharmacy	Worcester	Worcester	\$77.50
Walgreens	Roxbury	Suffolk	\$86.99
Walgreens	Worcester	Worcester	\$86.99
Walgreens	Newton	Middlesex	\$86.99
Walgreens	Brockton	Plymouth	\$86.99
Walgreens	Springfield	Hampden	\$86.99
Walgreens	Salem	Essex	\$86.99
Walgreens	South Yarmouth	Barnstable	\$86.99
Walgreens	Boston	Suffolk	\$132.99
CVS Pharmacy	Sandwich	Barnstable	\$136.99
CVS Pharmacy	Salem	Essex	\$136.99
CVS Pharmacy	Newton	Middlesex	\$136.99
CVS Pharmacy	Pittsfield	Berkshire	\$136.99
CVS Pharmacy	Harwich	Barnstable	\$136.99
CVS Pharmacy	Springfield	Hampden	\$136.99
CVS Pharmacy	Brockton	Plymouth	\$136.99
CVS Pharmacy	Orleans	Barnstable	\$136.99
CVS Pharmacy	Cambridge	Middlesex	\$137.00
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$137.00
CVS Pharmacy	Fitchburg	Worcester	\$137.00
Rite Aid	Ware	Hampshire	\$144.49
Rite Aid	Cambridge	Middlesex	\$144.49
Rite Aid	Cambridge	Middlesex	\$144.49
Hannaford	Lunenburg	Worcester	\$169.00
Rite Aid	Springfield	Hampden	\$169.99
Eaton Apothecary	Brockton	Plymouth	\$179.70

Brand Name Drugs

Retail price variations among drug stores: Brand-name drugs

Our survey looked at three brand-name drugs described in Appendix B: Benicar, Patanol and Ventolin. Generally, we found much less price variation among drug stores for these drugs, reflecting the fact that there is not a lot of variation in price for a brand-name drug. For an overview of the survey's results for brand-name drugs, please see Charts and Tables 6 through 8. As described earlier, a brand-name manufacturer has a lengthy patent period and perhaps even a period of marketing exclusivity on the drug that prevents competition from generics until the patent and/or exclusivity periods have expired.

Benicar

Prices for Benicar ranged from lows of \$234.00 at Big Y in Palmer, \$240.00 at Skenderian in Cambridge, and \$242.00 at Lewis and Clark in Springfield, to a high of \$291.00 at Hannaford's in Lunenburg and \$304.00 at Kornfield's in Roxbury (Boston). The average and median price for Benicar was about \$265.00. Walgreens and Rite Aid fell slightly below the median while CVS was above the median at about \$284.00 (see Table 9).

Our research shows that at present there is no general use manufacturer's coupon available for Benicar. There is a Benicar coupon for uninsured people where they can save \$25.00 off the pharmacy price. We did find some Benicar coupons through the GoodRx website, but they provided only a few dollars in savings. For example, at Target in Boston our callers obtained a price of \$265.00, while a GoodRx coupon provided a discounted price of \$257.00. And the opposite was true for Walgreens in Boston: the GoodRx coupon price was \$25.00 higher than the price our researchers were quoted.

“ Generally, we found much less price variation among drug stores for these drugs, reflecting the fact that there is not a lot of variation in price for a brand-name drug.”

Patanol

The price for Patanol, a popular eye drop medication, followed a similar pattern. Prices ranged from a low of \$200.00 at Keyes in Newton to a high of \$344.00 at Walgreens there. It appears that Newton consumers paying out-of-pocket for Patanol do not have to travel far to take advantage of competitive pricing. The median price of Patanol was about \$289.00 (see Table 9), with the Rite Aid chain stores falling below the median at \$257.00, while other chains like CVS and Walgreens were above the median, at \$335.00 to \$344.00.

While we could not locate a manufacturer's coupon for Patanol, we did find GoodRx coupons. Some of these coupons were comparable to prices at Target and Rite Aid in Cambridge, so there was little savings. However, at CVS and Walgreens in Boston, GoodRx coupons offered much better deals. For example, we found a GoodRx coupon for CVS in Boston for \$260.00, compared with a price our researchers were given of \$312.00. Similarly, we found a GoodRx coupon for Walgreens for \$268.00, while our researchers were told the price at Walgreens was \$335.00. So Patanol is an example of a brand-name drug where GoodRx coupons are worth the savings. Again, as with all coupons, they should be used as soon as practicable.

While there is no bio-equivalent generic for Patanol, there are other generic anti-allergy eye drops that could be substituted and are less expensive. It is always good for consumers to discuss such less-expensive alternative generics with their providers.

Ventolin

We also researched a popular bronchial dilator, Ventolin, and found a much smaller variation in price than the other two brand-name drugs we researched. There are numerous brand-name inhalers on the market and that may account for the relatively low price and small variation we found for Ventolin in our survey.

The price of Ventolin ranged from a low of \$57.00 at Walgreens in eastern and central Massachusetts to a high of \$71.00 in Springfield and Brockton. The median price of Ventolin was about \$68.00 per canister while the average price was \$65.00 (see Table 9). CVS and a number of independents were at the median price or slightly above.

While we could not locate any manufacturer's coupons for Ventolin, there were coupons available on GoodRx that in some cases were slightly below the prices we obtained from Target and CVS in Boston. Generally, there were no appreciable savings using GoodRx for Ventolin.

Chart 6. Benicar Pricing

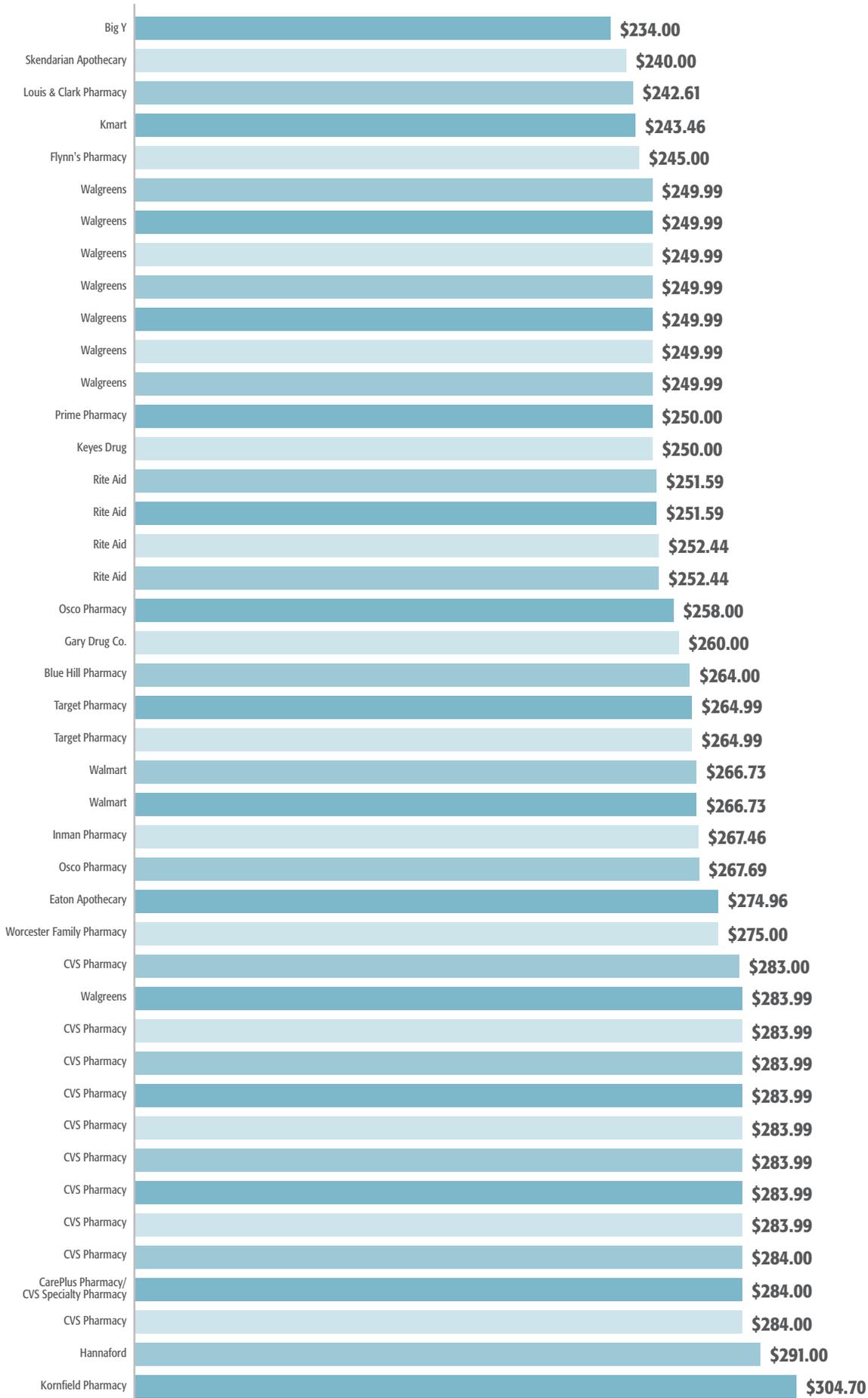


Table 6. Benicar Pricing

Pharmacy	City	County	Price
Big Y	Palmer	Hampden	\$234.00
Skendarian Apothecary	Cambridge	Middlesex	\$240.00
Louis & Clark Pharmacy	Springfield	Hampden	\$242.61
Kmart	Fitchburg	Worcester	\$243.46
Flynn's Pharmacy	Pittsfield	Berkshire	\$245.00
Walgreens	Roxbury	Suffolk	\$249.99
Walgreens	Worcester	Worcester	\$249.99
Walgreens	Newton	Middlesex	\$249.99
Walgreens	Brockton	Plymouth	\$249.99
Walgreens	Springfield	Hampden	\$249.99
Walgreens	Salem	Essex	\$249.99
Walgreens	South Yarmouth	Barnstable	\$249.99
Prime Pharmacy	Dorchester	Suffolk	\$250.00
Keyes Drug	Newton	Middlesex	\$250.00
Rite Aid	Ware	Hampshire	\$251.59
Rite Aid	Springfield	Hampden	\$251.59
Rite Aid	Cambridge	Middlesex	\$252.44
Rite Aid	Cambridge	Middlesex	\$252.44
Osco Pharmacy	Boston	Suffolk	\$258.00
Gary Drug Co.	Boston	Suffolk	\$260.00
Blue Hill Pharmacy	Dorchester	Suffolk	\$264.00
Target Pharmacy	Dorchester	Suffolk	\$264.99
Target Pharmacy	Lanesborough	Berkshire	\$264.99
Walmart	Pittsfield	Berkshire	\$266.73
Walmart	Springfield	Hampden	\$266.73
Inman Pharmacy	Cambridge	Middlesex	\$267.46
Osco Pharmacy	Worcester	Worcester	\$267.69
Eaton Apothecary	Brockton	Plymouth	\$274.96
Worcester Family Pharmacy	Worcester	Worcester	\$275.00
CVS Pharmacy	Newton	Middlesex	\$283.00
Walgreens	Boston	Suffolk	\$283.99
CVS Pharmacy	Sandwich	Barnstable	\$283.99
CVS Pharmacy	Salem	Essex	\$283.99
CVS Pharmacy	Pittsfield	Berkshire	\$283.99
CVS Pharmacy	Harwich	Barnstable	\$283.99
CVS Pharmacy	Springfield	Hampden	\$283.99
CVS Pharmacy	Brockton	Plymouth	\$283.99
CVS Pharmacy	Orleans	Barnstable	\$283.99
CVS Pharmacy	Cambridge	Middlesex	\$284.00
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$284.00
CVS Pharmacy	Fitchburg	Worcester	\$284.00
Hannaford	Lunenburg	Worcester	\$291.00
Kornfield Pharmacy	Roxbury	Suffolk	\$304.70

Chart 7. Patanol Pricing

* Prices marked with an asterisk are for generic equivalents when Patanol was not available.

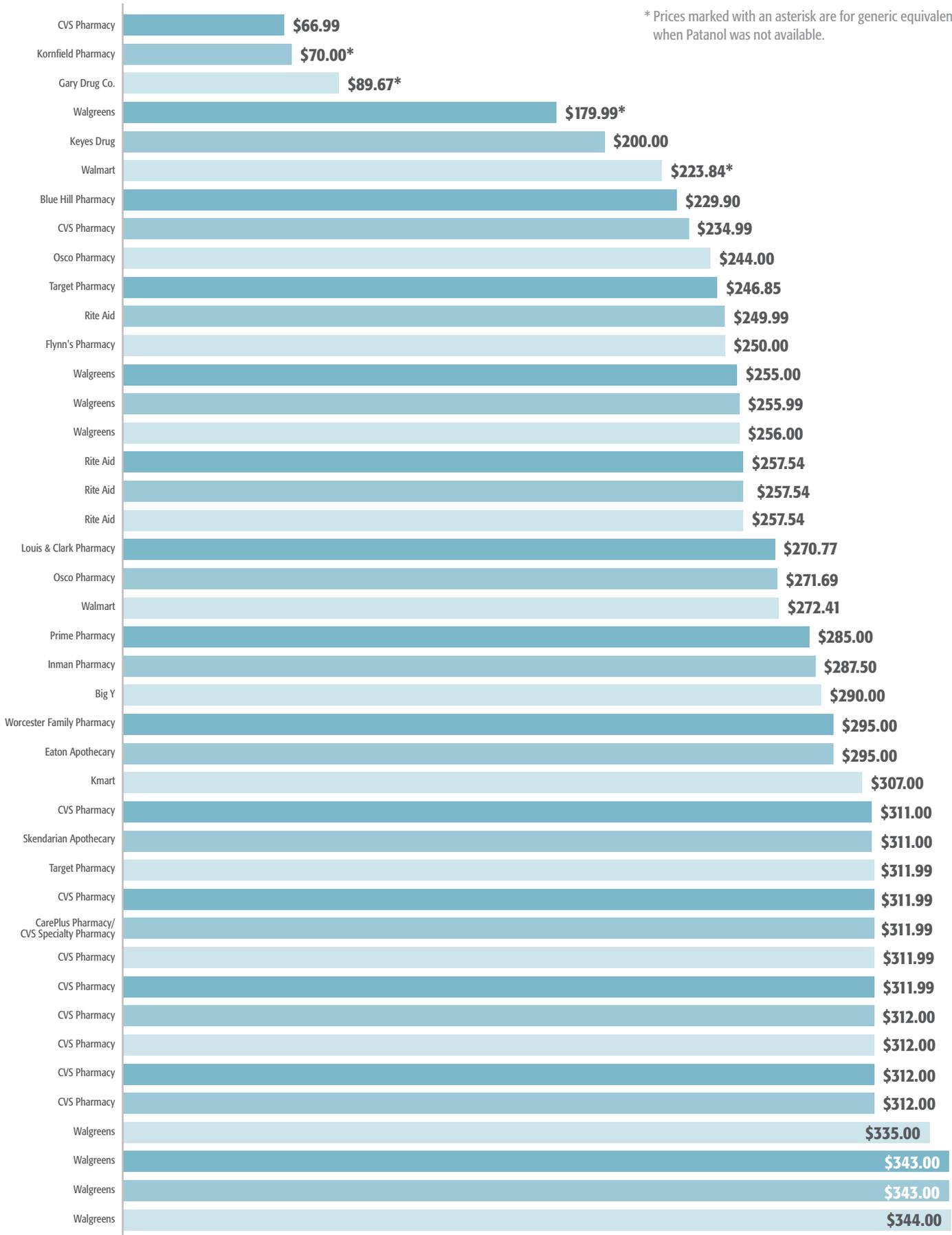


Table 7. Patanol Pricing

Pharmacy	City	County	Price
CVS Pharmacy	Sandwich	Barnstable	\$66.99
Kornfield Pharmacy	Roxbury	Suffolk	\$70.00*
Gary Drug Co.	Boston	Suffolk	\$89.67*
Walgreens	Roxbury	Suffolk	\$179.99*
Keyes Drug	Newton	Middlesex	\$200.00
Walmart	Pittsfield	Berkshire	\$223.84*
Blue Hill Pharmacy	Dorchester	Suffolk	\$229.90
CVS Pharmacy	Cambridge	Middlesex	\$234.99
Oscos Pharmacy	Boston	Suffolk	\$244.00
Target Pharmacy	Dorchester	Suffolk	\$246.85
Rite Aid	Springfield	Hampden	\$249.99
Flynn's Pharmacy	Pittsfield	Berkshire	\$250.00
Walgreens	Salem	Essex	\$255.00
Walgreens	South Yarmouth	Barnstable	\$255.99
Walgreens	Brockton	Plymouth	\$256.00
Rite Aid	Ware	Hampshire	\$257.54
Rite Aid	Cambridge	Middlesex	\$257.54
Rite Aid	Cambridge	Middlesex	\$257.54
Louis & Clark Pharmacy	Springfield	Hampden	\$270.77
Oscos Pharmacy	Worcester	Worcester	\$271.69
Walmart	Springfield	Hampden	\$272.41
Prime Pharmacy	Dorchester	Suffolk	\$285.00
Inman Pharmacy	Cambridge	Middlesex	\$287.50
Big Y	Palmer	Hampden	\$290.00
Worcester Family Pharmacy	Worcester	Worcester	\$295.00
Eaton Apothecary	Brockton	Plymouth	\$295.00
Kmart	Fitchburg	Worcester	\$307.00
CVS Pharmacy	Salem	Essex	\$311.00
Skendarian Apothecary	Cambridge	Middlesex	\$311.00
Target Pharmacy	Lanesborough	Berkshire	\$311.99
CVS Pharmacy	Newton	Middlesex	\$311.99
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$311.99
CVS Pharmacy	Pittsfield	Berkshire	\$311.99
CVS Pharmacy	Brockton	Plymouth	\$311.99
CVS Pharmacy	Orleans	Barnstable	\$312.00
CVS Pharmacy	Springfield	Hampden	\$312.00
CVS Pharmacy	Fitchburg	Worcester	\$312.00
CVS Pharmacy	Harwich	Barnstable	\$312.00
Walgreens	Boston	Suffolk	\$335.00
Walgreens	Worcester	Worcester	\$343.00
Walgreens	Springfield	Hampden	\$343.00
Walgreens	Newton	Middlesex	\$344.00
Kornfield Pharmacy	Roxbury	Suffolk	\$304.70

* Prices marked with an asterisk are for generic equivalents when Patanol was not available.

Chart 8. Ventolin Pricing

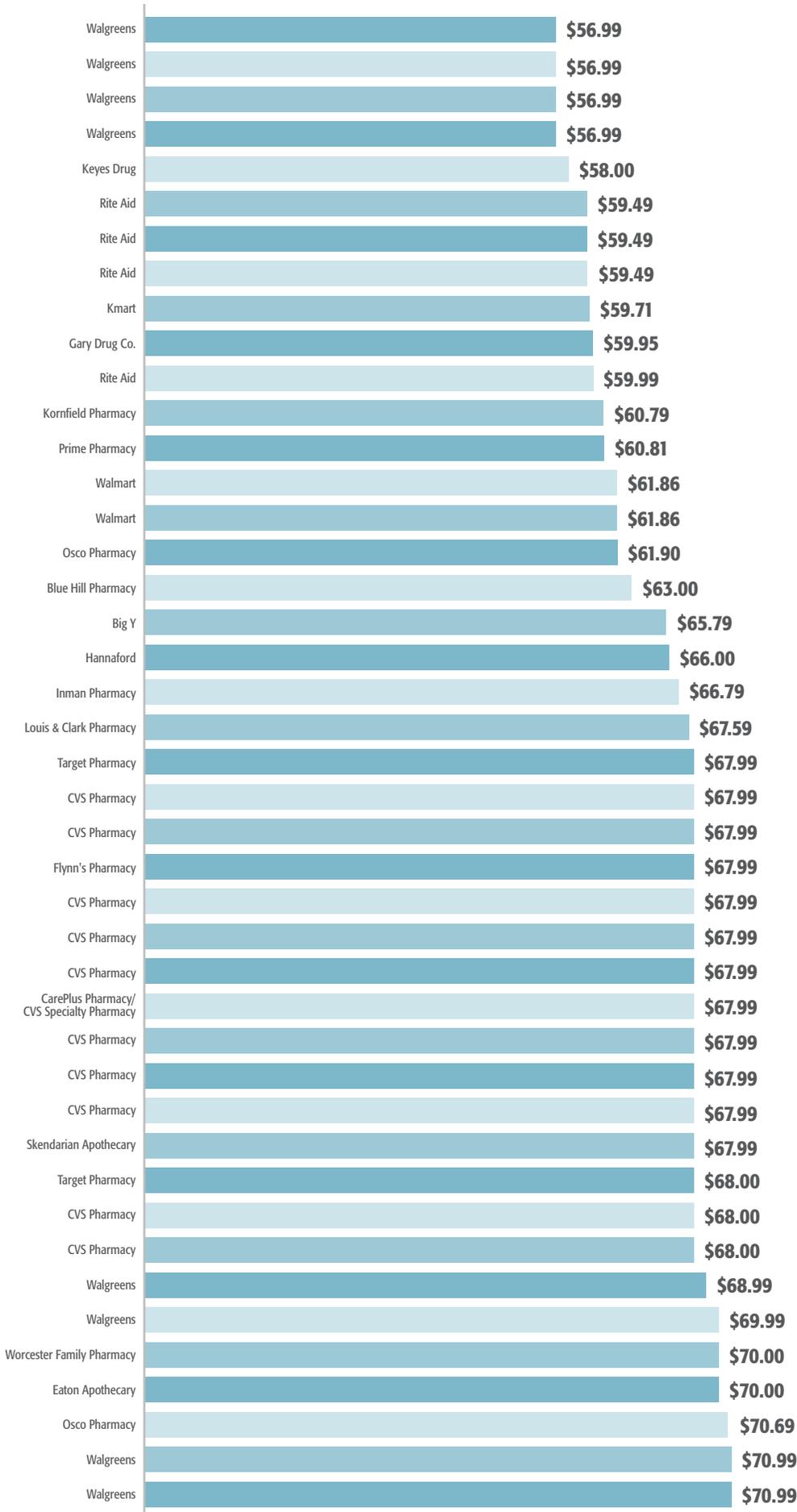


Table 8. Ventolin Pricing

Pharmacy	City	County	Price
Walgreens	Roxbury	Suffolk	\$56.99
Walgreens	Worcester	Worcester	\$56.99
Walgreens	South Yarmouth	Barnstable	\$56.99
Walgreens	Salem	Essex	\$56.99
Keyes Drug	Newton	Middlesex	\$58.00
Rite Aid	Springfield	Hampden	\$59.49
Rite Aid	Cambridge	Middlesex	\$59.49
Rite Aid	Cambridge	Middlesex	\$59.49
Kmart	Fitchburg	Worcester	\$59.71
Gary Drug Co.	Boston	Suffolk	\$59.95
Rite Aid	Ware	Hampshire	\$59.99
Kornfield Pharmacy	Roxbury	Suffolk	\$60.79
Prime Pharmacy	Dorchester	Suffolk	\$60.81
Walmart	Pittsfield	Berkshire	\$61.86
Walmart	Springfield	Hampden	\$61.86
Oscos Pharmacy	Boston	Suffolk	\$61.90
Blue Hill Pharmacy	Dorchester	Suffolk	\$63.00
Big Y	Palmer	Hampden	\$65.79
Hannaford	Lunenburg	Worcester	\$66.00
Inman Pharmacy	Cambridge	Middlesex	\$66.79
Louis & Clark Pharmacy	Springfield	Hampden	\$67.59
Target Pharmacy	Lanesborough	Berkshire	\$67.99
CVS Pharmacy	Newton	Middlesex	\$67.99
CVS Pharmacy	Sandwich	Barnstable	\$67.99
Flynn's Pharmacy	Pittsfield	Berkshire	\$67.99
CVS Pharmacy	Salem	Essex	\$67.99
CVS Pharmacy	Harwich	Barnstable	\$67.99
CVS Pharmacy	Cambridge	Middlesex	\$67.99
CarePlus Pharmacy/CVS Specialty Pharmacy	Boston	Suffolk	\$67.99
CVS Pharmacy	Pittsfield	Berkshire	\$67.99
CVS Pharmacy	Brockton	Plymouth	\$67.99
CVS Pharmacy	Orleans	Barnstable	\$67.99
Skendarian Apothecary	Cambridge	Middlesex	\$67.99
Target Pharmacy	Dorchester	Suffolk	\$68.00
CVS Pharmacy	Springfield	Hampden	\$68.00
CVS Pharmacy	Fitchburg	Worcester	\$68.00
Walgreens	Boston	Suffolk	\$68.99
Walgreens	Newton	Middlesex	\$69.99
Worcester Family Pharmacy	Worcester	Worcester	\$70.00
Eaton Apothecary	Brockton	Plymouth	\$70.00
Oscos Pharmacy	Worcester	Worcester	\$70.69
Walgreens	Brockton	Plymouth	\$70.99
Walgreens	Springfield	Hampden	\$70.99

Table 9. Drug Pricing

Drug	Minimum	Maximum	Average	Mean
Amoxicillin	\$3.99	\$20.99	\$9.46	\$10.00
Atorvastatin	\$4.00	\$198.97	\$98.01	\$88.99
Furosemide	\$3.65	\$25.00	\$11.40	\$11.99
Mononessa*	\$9.00	\$60.00	\$29.40	\$31.69
Montelukast	\$10.00	\$179.70	\$89.23	\$86.99
Benicar	\$234.00	\$304.70	\$265.03	\$264.99
Patanol*	\$66.99	\$344.00	\$279.78	\$287.50/\$290.00
Ventolin	\$56.99	\$70.99	\$64.93	\$67.99

* Prices for generic alternatives of Mononessa and Patanol were not considered when making this chart.

Conclusions and Recommendations

While retail drug stores are generally more consumer-friendly than hospitals or specialist doctor's offices when providing price information to consumers, there are significant gaps in the reliability of the information.

First, while many pharmacy chains have discount programs, their staff are not always well-informed about the details of such programs and, in a number of cases, incorrect information was communicated to our researchers.

A lot of information about chain store discount programs is found on store websites, but employees do not seem to direct consumers to this source of helpful information. In addition, there are other ways to call attention to such programs, and retail pharmacies should consider various forms of communication, including in-store signage and social media, to alert customers.

As a general rule, consumers should search pharmacy websites for information about the store's discount program. If none is found, consumers should call the store to ask a pharmacist or store manager about such programs or seek clarification about information on the website. When obtaining a price estimate for a prescription, consumers should always ask whether the price includes applicable store discounts. Consumers can try to persuade some chains to give them an accurate price that includes the store discount, but should anticipate that such requests are unlikely to be accommodated.

“...many independent drug stores are willing to negotiate price matches to retain patronage.”

Second, retail pharmacies that accept discount coupons like GoodRx or similar programs should communicate that to their customers.

There are signs in certain pharmacies informing consumers that the store does not accept coupons, but the opposite does not seem to be true. There appears to be little advertising or promotion of drug coupons directed at consumers. Retail drug stores should provide that information.

Third, consumers should search the internet for discount coupons for prescription drugs, especially generic drugs; by the same token, consumers cannot assume that all discount coupon prices are lower than prices available at some drug stores.

“When obtaining a price estimate for a prescription, consumers should always ask whether the price includes applicable store discounts.”

They should be wary of coupon company membership fees, promises of fantastic savings, and requests for personal information. Consumers also need to seek manufacturer's coupons and consult drug company websites for information about programs for low-income and uninsured consumers.

Fourth, consumers should not assume all chains charge lower prices than independent stores.

They should know that many independent drug stores are willing to negotiate price matches to retain patronage.

Fifth, consumers should be aware that there can be wide variations in the price of generic drugs and that those paying cash can save money by shopping around.

Consumers should know there is less variation in the pricing of brand-name drugs, and that shopping around or using coupons will result in small savings. An exception to this general rule in our survey was Patanol, where online coupons from GoodRx resulted in significant savings at certain drug stores.

Sixth, as this survey reveals, it may not be possible for a consumer who is paying for his or her prescription to obtain an accurate and reliable price for a prescription over the phone, especially from some major chain stores.

We were informed over the phone by some stores that this is because the store's computer system is set up to generate a transaction fee charged to the store when a prescription is being filled. It appears that each prescription processed through the computer system costs the pharmacy a small amount in surcharges, creating a disincentive for the store to provide accurate quotes when a sale is not guaranteed. Similarly, drug stores cannot verify the price on a discount coupon until the script is run through the store's computer system. This makes price shopping for prescription drugs at some chains very difficult for consumers who are paying out-of-pocket.

It is simply not practicable to expect consumers to travel from pharmacy to pharmacy to ascertain the accurate price of a prescription drug. This barrier to transparency severely impedes the shopping process. At a minimum, retail pharmacies should give an accurate price to cash-paying customers without requiring them to come into the store and fill their prescription, and staff should be better trained to describe discount programs.

The solution would seem to involve technology changes on the retail end that would provide more accurate price information that takes discount programs and coupons into account.

Seventh, as mentioned earlier, Medicare provides members with information concerning the price it pays a pharmacy, the price the consumer has paid, and the price any third party has paid (see Appendix C).

Although consumers are receiving this information after a script has been filled, for maintenance drugs or repeat purchases that level of transparency keeps them informed about the prices they and their carriers pay. Unless consumers receive notice of price changes, those prices can be used for future reference. Commercial payers should consider adopting the level of drug pricing transparency used by Medicare. At present, insured consumers do not receive such easy-to-read summaries of how much they and their plans are paying. Adopting the Medicare model would be a good step toward advancing drug price transparency in the commercial insurance market.

In general, our survey shows that consumers paying for their

own drugs do not have easy terrain to navigate. The retail drug marketplace has wide price variations and numerous opportunities for discounted pricing, but obtaining the best deal can be daunting.

Although a price may be readily given during a phone inquiry, the accuracy and reliability of that price is open to question, especially among some chain stores. The proliferation of generic discount coupon programs can be beneficial and result

in consumer savings, but consumers have to stay on top of discount coupon availability and make sure that such coupon prices are the best deal they can obtain. Consumers also have to be cautious about joining programs that may cost a fee and promise huge savings. In addition, consumers may not be aware that various chains offer distinct

discount programs. Such programs do not appear to be voluntarily disclosed by store staff or promoted widely by some chains, and consumers need to be savvy enough to go online for such information. Finally, consumers are likely not aware that some independent pharmacies are open to negotiating and that prices quoted by independents may be more reliable than those of competitor chain stores.

“ At present, insured consumers do not receive such easy-to-read summaries of how much they and their plans are paying. Adopting the Medicare model would be a good step toward advancing drug price transparency in the commercial insurance market.”

Endnotes

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17. Interview with Trevor Bezdek, Co-CEO, GoodRx. May 26, 2016.

Appendix A. Drug Descriptions

Drug name	Dose	Description
Amoxicillin	500 mg capsule. 16 quantity (4 taken before 4 dental visits)	<p>“Amoxicillin is used to treat many different types of infection caused by bacteria, such as tonsillitis, bronchitis, pneumonia, gonorrhea, and infections of the ear, nose, throat, skin, or urinary tract.</p> <p>Amoxicillin is also sometimes used together with an-other antibiotic called clarithromycin (Biaxin) to treat stomach ulcers caused by Helicobacter pylori infection. This combination is sometimes used with a stomach acid reducer called lansoprazole (Prevacid).”¹</p>
Atorvastatin	80 mg. 30 quantity	<p>“Atorvastatin is in a group of drugs called HMG CoA reductase inhibitors, or “statins.” Atorvastatin reduces levels of “bad” cholesterol (low-density lipoprotein, or LDL) and triglycerides in the blood, while increasing levels of “good” cholesterol (high-density lipoprotein, or HDL).</p> <p>Atorvastatin is used to treat high cholesterol, and to lower the risk of stroke, heart attack, or other heart complications in people with type 2 diabetes, coronary heart disease, or other risk factors.”²</p>
Furosemide	40 mg. 60 quantity	<p>“Furosemide is a loop diuretic (water pill) that prevents your body from absorbing too much salt, allowing the salt to instead be passed in your urine.”</p> <p>Furosemide treats fluid retention (edema) in people with congestive heart failure, liver disease, or a kidney disorder such as nephrotic syndrome. This medication is also used to treat high blood pressure (hypertension).³</p>
Mononessa	1 month supply (28 day script)	<p>“This combination hormone medication is used to prevent pregnancy. It contains 2 hormones: a progestin and an estrogen. It works mainly by preventing the release of an egg (ovulation) during your menstrual cycle. It also makes vaginal fluid thicker to help prevent sperm from reaching an egg (fertilization) and changes the lining of the uterus (womb) to prevent attachment of a fertilized egg.”⁴</p>
Montelukast	10 mg. 30 quantity	<p>“Montelukast is used to prevent wheezing, difficulty breathing, chest tightness, and coughing caused by asthma. Montelukast is also used to prevent bronchospasm (breathing difficulties) during exercise. Montelukast is also used to treat the symptoms of seasonal (occurs only at certain times of the year), and perennial (occurs all year round) allergic rhinitis (a condition associated with sneezing and stuffy, runny or itchy nose). Montelukast is in a class of medications called leukotriene receptor antagonists (LTRAs).”⁵</p>
Benicar	40 mg. 30 quantity	<p>“Benicar (olmesartan) is an angiotensin II receptor antagonist. Olmesartan keeps blood vessels from narrowing, which lowers blood pressure and improves blood flow.</p> <p>Benicar is used to treat high blood pressure (hypertension) in adults and children who are at least 6 years old. It is sometimes given together with other blood pressure medications.”⁶</p>
Patanol	0.1% drops. 1 month supply	<p>“Patanol (olopatadine) is an antihistamine that reduces the natural chemical histamine in the body. Histamine can produce symptoms of itching or watery eyes.</p> <p>Patanol eye drops are used to treat itching, burning, redness, watering, and other eye symptoms caused by allergic conditions.”⁷</p>

Drug name	Dose	Description
Ventolin	HFA 90 MCG inhaler	<p>“Ventolin (albuterol) is a bronchodilator that relaxes muscles in the airways and increases air flow to the lungs.</p> <p>Ventolin HFA is used to treat or prevent bronchospasm in people with reversible obstructive airway disease. Albuterol inhalation is also used to prevent exercise-induced bronchospasm.”⁸</p>

1. <http://www.drugs.com/amoxicillin.html>
2. <http://www.drugs.com/atorvastatin.html>
3. <http://www.drugs.com/furosemide.html>
4. <http://www.webmd.com/drugs/2/drug-64714/mononessa-28-oral/details>
5. <https://www.nlm.nih.gov/medlineplus/druginfo/meds/a600014.html>
6. <http://www.drugs.com/benicar.html>
7. <http://www.drugs.com/patanol.html>
8. <http://www.drugs.com/ventolin.html>

Appendix B. Pharmacy List

Pharmacy	Street Address	City	County	Zip Code
Big Y Pharmacy	1180 Thorndike Street	Palmer	Hampden	01069
Blue Hill Pharmacy	320 Blue Hill Avenue	Dorchester	Suffolk	02121
CarePlus Pharmacy	350 Longwood Avenue	Boston	Suffolk	02115
CVS Pharmacy	1933 Main Street	Brockton	Plymouth	02301
CVS Pharmacy	215 Alewife Brook Parkway	Cambridge	Middlesex	02138
CVS Pharmacy	96 Water Street	Fitchburg	Worcester	01420
CVS Pharmacy	148 MA-137	Harwich	Barnstable	02645
CVS Pharmacy	1199 Centre Street	Newton	Middlesex	02459
CVS Pharmacy	9 West Road	Orleans	Barnstable	02653
CVS Pharmacy	107 West Street	Pittsfield	Berkshire	01201
CVS Pharmacy	272 Highland Avenue	Salem	Essex	01970
CVS Pharmacy	1500 Main Street	Springfield	Hampden	01115
CVS Pharmacy	65 Tupper Road	Sandwich	Barnstable	02563
Eaton Apothecary	63 Main Street	Brockton	Plymouth	02301
Flynn's Pharmacy	173 Elm Street	Pittsfield	Berkshire	01201
Gary Drug Co.	59 Charles Street	Boston	Suffolk	02114
Hannaford Pharmacy	333 Massachusetts Avenue	Lunenburg	Worcester	01462
Inman Pharmacy	1414 Cambridge Street	Cambridge	Middlesex	02139
Keyes Drug	2090 Commonwealth Avenue	Newton	Middlesex	02466
Kmart Pharmacy	140 Whalon Street	Fitchburg	Worcester	01420
Kornfield Pharmacy	2121 Washington Street	Roxbury	Suffolk	02119
Louis & Clark Pharmacy	300 Birnie Avenue	Springfield	Hampden	01107
Oscos Pharmacy	1065 Commonwealth Avenue	Boston	Suffolk	02215
Oscos Pharmacy	14 West Boylston Street	Worcester	Worcester	01605
Prime Pharmacy	201 Humboldt Avenue	Dorchester	Suffolk	02121
Rite Aid	1740 Massachusetts Avenue	Cambridge	Middlesex	02138
Rite Aid	330 River Street	Cambridge	Middlesex	02139
Rite Aid	126 Island Pond Road	Springfield	Hampden	01118
Rite Aid	139 West Street	Ware	Hampshire	01082
Skenderian Apothecary	1613 Cambridge Street	Cambridge	Middlesex	02138
Target Pharmacy	655 Cheshire Road	Lanesborough	Berkshire	01237
Target Pharmacy	7 Allstate Road	Dorchester	Suffolk	02125
Walgreens	24 School Street	Boston	Suffolk	02108
Walgreens	1101 Main Street	Brockton	Plymouth	02301
Walgreens	1101 Beacon Street	Newton	Middlesex	02461
Walgreens	1890 Columbus Avenue	Roxbury	Suffolk	02119
Walgreens	29 New Derby Street	Salem	Essex	01970
Walgreens	1041 MA-28	South Yarmouth	Barnstable	02664
Walgreens	625 Carew Street	Springfield	Hampden	01104
Walgreens	320 Park Avenue	Worcester	Worcester	01610
Walmart	555 Hubbard Avenue, Suite 12	Pittsfield	Berkshire	01201
Walmart	1105 Boston Road	Springfield	Hampden	01119
Worcester Family Pharmacy	108 Grove Street, Suite 12	Worcester	Worcester	01605

Appendix C. Medicare Drug Summary

SECTION 1: Your Prescriptions During the Past Month

- Chart 1 shows your prescriptions for covered Medicare Part D drugs for the past month.
- **Please look over this information about your prescriptions to be sure it is correct.** If you have any questions or think there is a mistake, call Customer Care (see Section 5 for more information).

CHART 1.

Your prescriptions for covered Medicare Part D drugs.
January, 2016.

	Plan paid for Medicare Part D portion of benefit	You Paid	Other payments (made by programs or organizations; see Section 3)
AMLODIPINE TAB 5MG 01/04/2016 CVS PHARMACY Rx# [REDACTED], 90 Days Supply.	\$0.00	\$1.91	\$0.00
SYMBICORT AER 160-4.5 01/12/2016 CVS PHARMACY Rx# [REDACTED], 90 Days Supply.	\$679.06	\$165.00	\$0.00
OMEPRAZOLE CAP 20MG 01/17/2016 CVS PHARMACY Rx# [REDACTED], 90 Days Supply.	\$0.00	\$7.43	\$0.00
ATORVASTATIN TAB 80MG 01/27/2016 CVS PHARMACY Rx# [REDACTED], 90 Days Supply.	\$0.00	\$22.25	\$0.00
AMOXCILLIN CAP 500MG 01/27/2016 CVS PHARMACY Rx# [REDACTED], 4 Days Supply.	\$0.00	\$2.34	\$0.00
MONTELUKAST TAB 10MG 01/29/2016 CVS PHARMACY Rx# [REDACTED], 90 Days Supply.	\$4.12	\$25.00	\$0.00
TOTALS for the month of: January, 2016 Your Medicare Part D “out-of-pocket costs” amount is \$223.93. (This is the amount you paid this month (\$223.93) plus the amount of “other payments” made this month that count toward your Medicare Part D “out-of-pocket costs” (\$0.00). See definitions in Section 3.) Your “total drug costs” amount is \$907.11. (This is the total for this month of all payments made for your drugs by the plan (\$683.18) and by you (\$223.93) plus “other payments” (\$0.00).)	\$683.18 (total for the month)	\$223.93 (total for the month)	\$0.00 (total for the month)

