When to Use Mail-order or Retail Pharmacies

NIS
National Insurance Services

Prescription medications play an important role in maintaining health, whether they are used for short-term treatment or long-term management of chronic conditions. Many employer health plans offer two main ways to fill prescriptions: retail pharmacies and mail-order pharmacies. Understanding how each option works can help employees choose the most convenient and cost-effective solution. Both options provide safe access to medications, but they are designed for different situations. Factors such as the type of prescription, refill frequency, cost and personal preferences can influence which option works best.

This article explains the differences between retail and mail-order pharmacies, including how each option works and when one may be more convenient than the other. Understanding these options can help employees make informed decisions about filling prescriptions and managing their medications.

What Is a Retail Pharmacy?

A retail pharmacy is the traditional option most people are familiar with. These pharmacies may be independent or located in drugstores, grocery stores or large retailers. Employees can take a prescription from their health care provider to the pharmacy—or their provider may call it in directly—and often pick it up the same day.

Retail pharmacies are often the best choice when medication is needed quickly or when prescriptions may change. Common situations where retail pharmacies are helpful include the following:

- New prescriptions, when a doctor wants to monitor how a medication works
- Short-term medications, such as antibiotics or temporary treatments
- Urgent prescriptions needed immediately after a doctor visit
- Situations where in-person consultation with a pharmacist is helpful

Retail pharmacies typically offer extended hours, drive-through service and refill reminders. However, prescriptions are often filled in only 30-day supplies, meaning patients taking long-term medications may need to refill them more frequently.

What Is a Mail-order Pharmacy?

Mail-order pharmacies deliver prescription medications directly to a patient's home. These services are usually managed through a health plan's pharmacy benefit manager or preferred pharmacy network.

Mail-order services are generally designed for maintenance medications, which are prescriptions taken regularly to manage ongoing conditions such as diabetes, asthma or high blood pressure. Instead of filling prescriptions every month, mail-order pharmacies often provide a 90-day supply delivered straight to the employee's home.

Common features of mail-order services include the following:

- Home delivery of medications
- Automatic refill programs
- Online ordering and prescription tracking

- Notifications when medications ship

Because prescriptions must be shipped, delivery can take several days. Employees should plan ahead and request refills early to avoid running out of medication.

Comparing Cost Differences

Cost is often one of the biggest differences between retail and mail-order pharmacies. Many employer health plans encourage mail-order use for maintenance medications because it can lower overall pharmacy costs. In some plans, mail-order prescriptions provide a 90-day supply for the cost of two retail copayments, which may offer savings over time.

For example:

- **Retail pharmacy**—Three 30-day fills may require three copayments.
- **Mail-order pharmacy**—One 90-day fill may require the equivalent of just two copayments.

These savings can be especially helpful for employees managing chronic conditions that require ongoing medication. However, copay structures vary by health plan, so employees should review their pharmacy benefits for details.

Convenience and Refill Management

Mail-order pharmacies are often popular because they simplify refill management. Many services allow employees to schedule automatic refills, receive reminders and track shipments online. Larger prescription supplies and refill programs can also help improve medication adherence, making patients more likely to take their medications consistently as prescribed.

Retail pharmacies also offer refill reminders and mobile apps, but medications must still be picked up in person. For employees with busy schedules or frequent travel, home delivery may provide added convenience.

Mail-order vs. Retail Pharmacies: What's the Better Choice?

Mail-order pharmacies can be particularly helpful for certain groups of employees:

- Employees with chronic conditions may benefit the most because they often take the same medications long term. Receiving a 90-day supply can reduce refill trips and simplify medication management.
- Busy parents and caregivers may appreciate the convenience of home delivery. Mail-order services can also help employees living in rural areas or with limited access to nearby pharmacies.
- Individuals with mobility or transportation challenges may find mail-order services especially useful since medications are delivered directly to their homes.

On the other hand, retail pharmacies remain the best option in several situations, including when any of the following is true:

- A prescription is needed immediately
- A medication dosage may change frequently
- A patient prefers in-person pharmacist guidance
- The medication requires special handling or refrigeration
- A prescription is intended for short-term treatment

Because these needs vary, many health plans allow employees to use both retail and mail-order options depending on the type of medication.

Conclusion

Retail pharmacies provide fast access to medications and in-person support, making them ideal for new or short-term prescriptions. Mail-order pharmacies offer convenience and potential cost savings for maintenance medications delivered directly to the home.

Understanding when to use each option can help employees get the most value from their pharmacy benefits while supporting their ongoing health. Review your benefits materials for coverage and contact your health care provider to learn more about these options.