Flu Shot Costs: Are You Paying Too Much?

Paying the Price at Walgreens

Every year, a growing number of Americans turn to retail pharmacies to receive influenza vaccinations. Last year, 20 percent of flu shots were given in pharmacies—up from 12 percent the year before. Unfortunately, customers are often not given accurate information at the pharmacy counter about whether their health insurance covers vaccinations. Watchdog group Change to Win Retail Initiatives (CtW) investigated if patients were getting the right info at Walgreens, the largest private flu shot provider in the United States, and what we found was alarming.

CtW researchers found that Walgreens provided inaccurate information in 48 percent of store visits in New York and Los Angeles. In some instances, Walgreens employees told CtW researchers that the shots were covered when they were not and, in others, the company said an insurance plan would not cover flu shots when it was valid. Misinformation about flu shot coverage could cause unnecessary costs for consumers or lead to some not getting vaccinated. Consumers cite the costs of vaccinations as one reason for not getting a shot.

Across both markets, CtW researchers visited 50 Walgreens locations. They tested 8 plans by presenting insurance cards and asking pharmacy staff to check whether flu shots were covered. CtW confirmed coverage with insurance providers.

Additional Findings

Walgreens staff refused to run an insurance card to check if the flu shot was covered in 40 percent of visits, claiming to know whether the shot was covered or not. In more than half of these cases, Walgreens staff provided wrong information. Many people have insurance plans that have separate pharmacy and medical benefit cards, and pharmacy staff who found the flu shot was not covered under one card failed to ask for additional insurance information more than two-thirds of the time.

Public Health Impact

Getting a flu shot is your best bet for not contracting the virus. It’s also good for public health. The Centers for Disease Control found that on average, there are more than 200,000 hospitalizations for flu-related complications each year and estimates that there are between 3,000 and 49,000 influenza-related deaths. Senior citizens are the most vulnerable group, as 90 percent of flu-related deaths occur in those 65 years or older during a regular flu season.

Latinos also reported getting the flu at a disproportionately high rate, according to a Gallup poll earlier this year. According to the Office of Minority Health, Latino adults are less likely to be vaccinated against the flu than non-Latinos.
**Tips**

1. **Check with your insurance company.** Many insurance plans cover the flu shot. Call ahead and make sure flu shots are covered under your plan at the drugstore you plan to visit. If you experience problems, ask the pharmacy staff to call your insurer, using the number on your card.

2. If your plan has separate medical benefit and pharmacy benefit cards, **make sure pharmacy staff check both.** If pharmacy staff refuses, you may have to visit another store or clinic.

3. **Ask for a refund.** If you believe you’ve wrongly paid out of pocket, contact your insurance company or the drugstore to ask for a refund.

4. **Look for community health centers.** Every state and major city in the United States has community-based clinics, some of which offer preventive care services such as vaccinations.

5. **Check out flu.gov** and local media outlets for information about the vaccine and where to get it.

6. **Get your flu shot ASAP.** Even though it’s your best protection against the flu, only 42 percent of Americans received the shot last year according to the Centers for Disease Control.

*For more general information about the influenza vaccination, visit flu.gov*

*Find free and low-cost community health centers at hrsa.gov*

*Learn more about health services offered by Walgreens at walgreensgonewrong.org*