



Generic Savings with Brand Choice

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Over the last few years many private drug plans have converted to lowest cost alternative (LCA) plans (also known as generic plans) to take advantage of the large number of drugs that have come off patent and provincial drug reform that has lowered generic drug prices to 18-25% of the price of brand name medication. This combination can offer plan sponsors significant savings.

There are however, some plan members that prefer to remain on their brand name medicine despite the fact their drug plan only reimburses the generic equivalent. In these situations the patient would be faced with an additional out of pocket payment of the difference between the cost of the generic and brand name drugs.

Patient Choice Programs have been created to allow the patient to remain on their brand name medicine with little or no additional cost over the generic equivalent and are offered by many brand-name pharmaceutical manufacturers. This allows the plan sponsor to benefit from lowest cost alternative plan savings, and plan members have the choice to remain on the brand name medications they know and trust.

These programs are facilitated by the use of a patient choice card that resembles and uses the same technology as a pay direct drug plan card. Patients with a valid prescription and a card, simply fill their prescription at their participating pharmacy, and they receive payment assistance

immediately. In addition the cards can connect patients to additional support for their medication, such as patient adherence programs and disease education.

When these cards first came into the market the process for distributing cards was cumbersome. The first generation technology had one card per drug, per plan member. This required that each plan member had a unique certificate number for each drug. This meant that if a group with 100 plan members wanted to distribute patient choice cards to all their members for three brand name drugs, they would have to distribute 300 cards, three unique cards for each plan member representing the three different drugs.

Over time, the technology advanced, and the second generation cards allowed multiple drugs to be included in one card. This meant that although a unique card with an individual certificate number had to be distributed to each plan member, the one card covered multiple drugs. In this case, the hundred life group only needs 100 cards.

Remain on the brand name drug you have come to know and trust with RxHelp™ ONE



CO-BRANDED
INSERT YOUR LOGO HERE

Pays up to the difference between the brand medicine and the generic alternative. If you know someone who can benefit from this card send them to www.RxHelpONE.com.

CERT. 0000000000 GROUP 00000



A PHARMACIST'S PERSPECTIVE

Independent pharmacist John Choi from Burlington Ontario appreciates the simplicity of the RxHelp™ ONE card technology. "Rather than handling multiple cards, we can use the same certificate for all patients. This streamlines our pharmacy processing, and assists patients who want to continue on their brand name drug medication when a generic is required by their drug plan."



1st Generation

- Traditional card
- Unique, sequential, certificates required for each card
- Risk of multiple use
- Multiple cards required/patient
- Traditional distribution via reps, physicians, pharmacists



2nd Generation

- Innovacares, Lilly Patient Choice
- One card for multiple brands and/or companies
- Unique ID still required with Innovacares
 - Card required
 - Registration
 - Pharmacy could still enter multiple certs on one script



3rd Generation

- RxHelp™ ONE
- One certificate enables
 - e-based
 - No card required
 - Mass distribution
- Enhanced adjudication – eliminates duplication of claims
- One cert for pharmacy, no warehousing of cards
- Co-branding or white label opportunity

One unique card for each plan member, but each card included coverage for multiple drugs.

The third generation of programs uses recent advances in technology to offer a significant improvement over earlier generations. This technology allows RxHelp™ ONE to utilize one certificate that can be used for all plan members and includes coverage for multiple drugs from multiple pharmaceutical manufacturers. This can greatly simplify the distribution because the same information can be used for everyone. These can be distributed manually or plan members can be provided a link to download the information on their computer or smart phone.

All plan members will present the same certificate number, with a valid prescription. Once the information is keyed in by the pharmacist, Claimsecure will generate a unique identifier. This process ensures that only one claim can be made per client, eliminating the potential for duplicate claims on one prescription. The claim is then processed in real time, and is seamless from the patient's perspective.

With RxHelp™ ONE, a plan sponsor can offer a simple solution that will offer savings of a lowest cost alternative (LCA) drug plan, while still offering their plan members access to many of the brand name drugs they are currently taking.

Visit [RxHelpONE.com](http://www.RxHelpONE.com) to see a complete list of available medications.

A BROKER'S PERSPECTIVE

RxHelp™ ONE materials and website can be co-branded with the plan advisor and used as a marketing tool. It allows plan advisors to differentiate themselves and an opportunity to meet with the clients between renewals, or offer extra value at renewal, by providing plan sponsors a unique and free program that will be perceived as a drug plan improvement.

Drew Stewart of Stewart Financial is a benefit plan advisor based in Oakville who offers RxHelp™ ONE to clients and prospects as a unique opportunity to enhance the drug program with no cost to the employee or employer. "By offering RxHelp™ ONE, a plan sponsor can benefit from the savings of a generic drug plan, and their plan members can continue to have access to many brand name drugs." Once a plan sponsor has decided to offer RxHelp™ ONE to their employees, Stewart connects them to the RxHelp™ ONE team who provides support for plan member communication, along with customization and branding of materials.

For more information visit www.RxHelpONE.com or contact:

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