

What They Are Saying: Share The Savings



CVS Health: "CVS Health was among the first to offer commercial plans, who are clients of our pharmacy benefit manager (PBM) CVS Caremark, the ability to adopt point-of-sale (POS) rebates for their prescription drug plan... we recognize that with the rise in high-deductible health plans, members have been feeling more of the burden of high drug list prices. We launched POS rebates to help offset member out-of-pocket costs, especially during the deductible phase when they are responsible for the cost of the drug without any cost share."

<https://payorsolutions.cvshealth.com/insights/lowering-costs-for-clients-and-their-plan-members>



CVS Health: "CVS Health also instituted point-of-sale rebates so that our covered employees have the direct benefit of the discounts our PBM negotiates from the manufacturer. And, we are so convinced that point-of-sale rebates are effective in reducing high out-of-pocket costs for those on high deductible health plans while increasing adherence, improving health outcomes and keeping costs down, that we have urged our clients to adopt this same approach."

<https://morningconsult.com/opinions/as-a-pbm-and-an-employer-we-know-rebates-and-innovation-lower-drug-costs/>



UnitedHealth Group: "[B]eginning January 2020, OptumRx and UnitedHealthcare will only support new employer clients that incorporate point-of-sale discounts to consumers as part of their plan design....Just two months into the year, the existing program has already lowered prescription drug costs for consumers by an average of \$130 per eligible prescription. UnitedHealthcare data analytics demonstrate that when consumers do not have a deductible or large out-of-pocket cost, medication adherence improves by between 4 and 16 percent depending on plan design, contributing to better health and reducing total health care costs for clients and the health system overall."

<https://www.unitedhealthgroup.com/newsroom/2019/2019-03-12-prescription-drug-program-expands-to-benefit-consumers-point-of-sale.html>



Independence Blue Cross: "Offering drug rebates at the point of sale is an excellent way to...help keep costs down for our members."

<https://news.ibx.com/independence-blue-cross-drug-rebates-point-of-sale/>

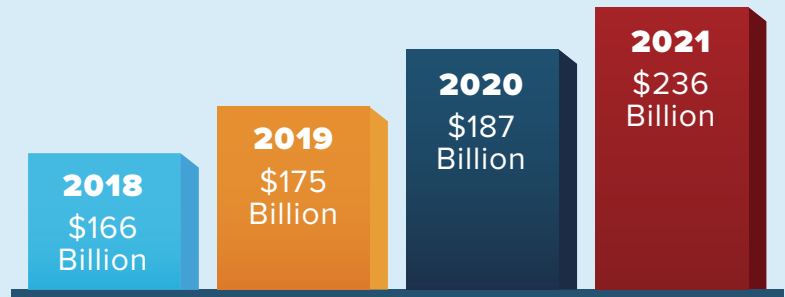


BlueCross BlueShield of North Carolina: "In the past, we have spread the rebates across our entire customer base to offset premium increases. Now, as costs at the pharmacy counter continue to soar, we are going to target this benefit specifically to our members taking high cost, rebated prescription drugs."

<https://pstage.bluecrossnc.com/blog/post/passing-rebates-back-our-customers-lower-drug-costs>

State Policies Could Save Patients Nearly \$1,000 Annually on Their Medicines.

Negotiations between pharmaceutical companies, health insurers and pharmacy benefit managers result in significant rebates and discounts, which totaled \$236 billion in 2021.



Passing state legislation requiring insurers and pharmacy benefit managers to share negotiated discounts and rebates at the pharmacy counter could save some patients nearly **\$1,000 each year.**

While sharing negotiated rebates and discounts with patients could increase premiums 0.6% or less, it would **save patients money.**



Mary has an auto-immune disease and is enrolled in a high deductible health plan with coinsurance for medicine. She spends **\$1500 annually out of pocket** and would save about **\$200 a year.**



Kevin has diabetes and chronic respiratory disease and is enrolled in a high deductible health plan with a copay for medicine. He spends **\$2000 out of pocket annually** and would save about **\$945 a year.**



Joe has diabetes and cardiovascular disease and is enrolled in a preferred provider organization plan with coinsurance for medicine. He spends **\$4000 out of pocket annually** and would save about **\$777 a year.**



Why not let patients benefit?

[PhRMA.org/Patients-Pay-Less](https://www.phrma.org/Patients-Pay-Less)

Source: Milliman. Measuring the Impact of Point of Sale Rebates on the Commercial Health Insurance Market. January 2022. <https://www.milliman.com/en/insight/Measuring-impact-point-of-sale-rebates-commercial-health-insurance-market-january-2022>





UnitedHealthcare Launches Expansion of Direct-to-Consumer Pharmacy Discounts to More than Seven Million Americans

- UnitedHealthcare will expand eligibility for pharmacy discounts at the point of sale to all of its fully insured group health plan members when they fill prescriptions through retail pharmacies or home delivery.
- The new benefit will apply to over 7 million people, potentially lowering out-of-pocket costs by providing direct savings from pharmacy manufacturer rebates at the point of sale.

How it works:

- When a UnitedHealthcare member in a fully insured group plan fills a prescription, UnitedHealthcare's system will identify whether the drug is eligible for any pharmacy manufacturer rebates.
- If the drug is eligible for a rebate, the drug cost will be discounted to reflect a rebate value, reducing out-of-pocket costs for the member.
- As long as a rebate is available for the drug, the member will continue to receive savings by having a lower cost-share if they are in their deductible period.

When is UnitedHealthcare making this change?

UnitedHealthcare is making this change for plans that renew on 1/1/2019 and on plan renewal thereafter. UnitedHealthcare is also continuing to make this capability available for self-funded groups that choose to implement this approach for their employee benefit plans.

Why is UHC making this change? Why now?

This is part of our broader efforts to simplify pharmacy benefits, deliver savings directly to members and improve the pharmacy experience. The high list prices of prescription drugs are having a meaningful impact on consumers' ability to pay for drugs and point-of-sale discounts are one way we can help make medications more affordable.

How will rebate discounts be applied?

Discounts from rebates will be applied to the drug cost, lowering the members' cost-sharing co-insurance and co-pays, where appropriate. Discounts will be applied to plans upon renewal beginning 1/1/19 and thereafter.

How will the member know if they received a rebate discount?

Before going to the pharmacy, members can log-in to myuhc.com or use the UHC mobile app to see the discounted cost of their drug, which will include the savings from the rebate. Providers can also check the price of the drug using the PreCheck MyScript tool.

How many members will be eligible for rebate discounts?

Over seven million fully insured UnitedHealthcare members in group health plans will be eligible when they fill a prescription for a brand name drug that has a rebate.

What else is UnitedHealthcare doing to make drugs more affordable?

Through the use of home delivery pharmacies and generic incentive programs, UnitedHealthcare and OptumRx have increased generic drug utilization to over 85 percent – meaning consumers and clients are paying far less for clinically equivalent drugs than they would for costlier brand drugs.

We also have introduced new capabilities, like PreCheck MyScript, which enables doctors to run a pharmacy trial claim and get real-time prescription coverage detail for patients who are UnitedHealthcare benefit plan members. The app allows doctors to find out if a medication requires prior authorization, view member out-of-pocket cost, request prior authorization and more.