

## ***Pharmacy Benefits: Saving on Your Prescriptions***

Welcome to this presentation on *Pharmacy Benefits: Saving on Your Prescriptions* by the Wisconsin Department of Employee Trust Funds.

Members' cost-sharing for prescription drugs had not changed since 2004. But, for 2016 the Group Insurance Board was required to make some significant program changes that affected member's cost-share for pharmacy benefits. The Board contracts with Navitus Health Solutions as the Pharmacy Benefit Manager. Navitus is here to work with you to consider your options and help you reduce your out-of-pocket costs.

First, some background information on how the pharmacy program works. Each covered prescription drug falls into one of four cost-sharing levels: Level 1 through Level 4. These levels can be found on the drug formulary on Navitus' website.

Level 1 drugs cost a maximum of \$5 for each prescription filled. More than 80% of all prescriptions filled are Level 1 drugs, most of which are generics. Level 2 drugs are preferred drugs due to how well they work for most people. If you take a level 2 drug, you pay 20% of the cost, up to \$50 each time you fill the prescription. Level 3 drugs are not preferred drugs, because they often have lower cost alternatives at levels 1 or 2. You pay 40% of the cost, up to \$150 each time you fill it. Finally, Level 4 drugs are specialty drugs used to treat complex, chronic illnesses. Specialty drugs are very expensive, sometimes hundreds or thousands of dollars per dose. You could be responsible for up to \$200 each time you fill the prescription.

Now that you know how much a prescription may cost you, let's discuss some tips on how to save money.

1. If you take a Level 2 or Level 3 drug, call Navitus or log onto their website, Navi-Gate for Members, to learn about alternative, lower cost options. While Navitus is here to help you find alternatives, it is important to discuss options with your doctor. Call your doctor's office or use a messaging feature such as MyChart. If changing to an alternative or lower cost drug, does not work for you due to medical reasons, there are other ways to save.
2. For most maintenance medications, you can ask your doctor to write your prescription for a 90-day supply. However, prescriptions for new drugs or a change in dosage do require you to have three consecutive 30-day supplies filled first.
3. The third way to save money on your prescriptions is to use the mail order pharmacy, WellDyneRx. You can get a 90-day supply of most maintenance medications for only two copayments, instead of three. Save trips to the pharmacy and have your prescription delivered to your door. Contact Navitus to enroll.
4. Because drug prices can vary by pharmacy, be sure to check the cost of your drugs at other pharmacies in-network. To find the list of pharmacies in-network and convenient to you, contact Navitus or log on to the Navi-Gate for Members web site. When you call the pharmacy, be sure to tell them that you're checking the price of your drug and that you are a member of the State or Wisconsin Public Employers (WPE) group health insurance program, and Navitus Health Solutions is your

Pharmacy Benefit Manager. Be sure to tell them the name, dosage and quantity of the drug you're prescribed. If you have a prescription bottle handy, this information is on the label. What you need to know is the Navitus discounted cost of the drug – not the full retail cost. Once you know the cost of the drug, your cost-share can be determined by multiplying the cost by the coinsurance percentage. Navi-Gate also has the "What's My Copay?" tool to help you determine the member cost-share for drugs at different pharmacies.

5. And for a fifth money-saving option, think about setting aside pre-tax dollars to pay your out-of-pocket medical expenses. You can do this by enrolling in a health care flexible spending account. Setting aside pre-tax dollars to pay your out-of-pocket medical expenses can really pay off!
6. Tip number six is to use Diplomat Specialty Pharmacy as part of the Navitus SpecialityRx program. This would be a great option to explore if you are on a Level 4 preferred specialty drug, as it would allow you to receive your medication for a \$50 copayment, rather than paying up to \$200 for each fill.

Let's quickly review our six cost-saving tips:

- 1) Contact Navitus to learn about alternative, lower-cost drug options
- 2) Ask your doctor to write your prescription for a 90-day supply
- 3) Use WellDyneRx and have medicine delivered to your door
- 4) Check the cost of your drug at other pharmacies
- 5) Enroll in a health care flexible spending account
- 6) Use Diplomat Specialty Pharmacy for Level 4 preferred drugs

As you can see there are a number of ways to lower your drug costs. But, if these don't work for your situation, you may be able to appeal to Navitus to lower the cost-share of your drugs. However, to qualify for an appeal the following must be true: There are no generic drugs available that are clinically equivalent to the drug being prescribed; or, your doctor can prove that there is a medical reason a lower-level alternative drug is not effective for you. Members in this situation are required to provide detailed, clinical information to support their appeal. Navitus can provide specific information on appeals and grievances.

We encourage you to go to the Navitus web site and create an account. To register, you need your Navitus or MedicareRx member ID, located on your ID card. Your account on the Navi-Gate for Members website provides tools to maximize your pharmacy benefits and lower your drug costs.

Contact Navitus by phone at: 866-333-2757 or online at [navitus.com](http://navitus.com). Contact Navitus MedicareRx by phone at 866-270-3877 or online at [medicarerx.navitus.com](http://medicarerx.navitus.com).

Our goal at ETF is to help you get the most out of your benefits, so stay connected. Visit our website at [etf.wi.gov](http://etf.wi.gov) for more information and to sign up for ETF email updates. You can also follow us on Twitter @WI ETF.