Benefits

• How pharmacy benefits work under the CDHPs

• Members pay the full (discounted) price of all drugs until they reach their deductible

• After that, they pay coinsurance

• If and when they reach their maximum out-of-pocket (MOOP), they pay nothing for the remainder of the year
Benefits

• **How pharmacy benefits work under the CDHPs**
• The only piece different is the “Maintenance tier” drugs (Anti-hypertensives, depression, CAD, CHF, Asthma/COPD, Statins and diabetes), and certain drugs covered at no cost share as required by ACA

• Members do not have to first meet their deductible before starting to pay only the coinsurance **IF** they are filled in a 90-day supply through either mail order or a Retail-90 pharmacy
• Members would pay a smaller coinsurance of 10% (CDHP/HSA – offered to state and higher ed only) or 20% (Local CDHP/HSA)
• Whatever a member pays for these maintenance tier meds when he or she fills them for a 90-day supply **does not count toward their deductible BUT DOES count toward their maximum out-of-pocket (MOOP)**

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Benefits

• How pharmacy benefits work under the CDHP plans

• Any and all drugs that the plan covers filled for a 30-day supply – members must pay the full (discounted) cost of the prescription until the member meets their deductible

• After that, they will only pay their 20% or 30% coinsurance. Their out-of-pocket coinsurance costs count toward their deductible and their MOOP
Benefits

• How pharmacy benefits work under the CDHP plans
  • Any drug that the plan covers that is not considered a maintenance tier medication but is filled for a 90-day supply - members must pay the full (discounted) cost of the prescription until the member meets the deductible
  
  • After that, they will only pay their coinsurance
  
  • Their out-of-pocket coinsurance costs count toward their deductible and their MOOP

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Benefits

- To estimate coinsurance in the CDHPs
  - Go to www.caremark.com
  - Log in or create an account (will need your Caremark ID card)
  - Click on “Prescriptions”
  - Click on “Prescription History”
  - Change the dates to the dates you are interested in reviewing
  - After selecting the dates of prescription history you wish to review, click the red “Apply” box
To estimate coinsurance in the CDHPs (continued)

- Check the box “Show all cost breakdowns”
- The total drug cost for each prescription shows up on the left hand side “Total Rx cost.”
  - This is the total prescription amount including your copays and the amount the insurance paid
- You would take this amount and multiply it times your applicable CDHP coinsurance amount.
- You can also click on the red “Download” box and export all of this to Microsoft Excel and view it all in a single spreadsheet. This would allow you to add columns and do simple math calculations to estimate your coinsurance for each medication

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Benefits

• **For employees new to coverage:**
  - May be able to ask current pharmacy to print out prescription history and costs
  - Some pharmacy chains have printouts that show the total cost breakdown including what the plan member paid and what insurance covered
  - These amounts added together comprise the total discounted price, which can be used to calculate estimated coinsurance
Benefits

• To find a Retail-90 pharmacy:
  • Go to info.caremark.com/stateoftn
    • On the right side of the page in the box labeled “Network Lists” click on “90 day retail pharmacy list”
  • This is a nationwide list in alphabetical order by state
    • Scroll down to ~ page 427 until you see TN in the 3rd to last column
    • Then scroll through the cities in alphabetical order to find a pharmacy that meets your needs
    • Take your prescription from your physician to the pharmacy of your choice or have your physician call in a prescription for you

• To obtain the best price for you and the plan, remember to ask your physician for a 90-day supply with 3 refills (this will last you 1 year) for your diabetes, anti-hypertensives, statins, coronary artery disease, congestive heart failure, depression, and asthma/COPD drugs