

# YOU CAN REDUCE THE BURDEN OF HIGH DRUG COSTS

THIS IS  
HOW™

There's one thing nearly all Americans (94%) can agree on: The cost of prescription drugs is higher than it should be.<sup>1</sup> That's why Blue Cross and Blue Shield of North Carolina (Blue Cross NC) offers a suite of consumer-friendly pharmacy solutions to drive greater savings and higher satisfaction.

More than 80% of adults expect prescription costs to increase over the next year — while around 20% already say they or a family member skipped a medication at least once in the past year to save money.<sup>1</sup> Pharmacy costs take a bite out of your employees' bottom line just like your company's. Luckily, a growing number of simple consumer-facing solutions can help alleviate that burden. Here, we outline four of them.<sup>2</sup>

## Rx Savings Solutions

Your employees are key to reigning in drug costs. But how do you engage them effectively? Rx Savings Solutions makes it easy. This HIPAA-compliant tool analyzes pharmacy claims and clinical information against your pharmacy benefit plan to uncover savings opportunities. When a less expensive option is found, we send a savings alert via text and/or email. Members then log in to their dashboard via the Blue Connect<sup>SM</sup> portal to get simple steps for sharing with their doctor.

Rx Savings Solutions is a safe, personalized approach that helps your employees be wise health care consumers. And it can make a true impact for your company and your people alike: **Average savings per member is \$208.41 — with an average plan-to-member savings breakdown of 3:1.**<sup>3</sup>

## Sempre Health

A recent study found that even within a one-year period, diabetes medication adherence contributed to lower health care utilization and expenditures — including 9% lower outpatient costs.<sup>4</sup> Unfortunately, around a quarter of adults with type 2 diabetes don't take their medications as directed.<sup>5</sup> Sempre Health can help. It offers a way to **improve both adherence and affordability** for employees taking eligible medications for chronic conditions like diabetes and respiratory diseases. Once enrolled, they get SMS reminders when it's time to refill. The more they refill on time, the lower their copay at the pharmacy. A typical member will **save an average of 45% on their out-of-pocket costs — totaling around \$230 a year.**<sup>6</sup>

## MedsYourWay™ with Amazon Pharmacy

What if filling prescriptions was both easier and more affordable? It can be with MedsYourWay, through an easy and seamless shopping experience with Amazon Pharmacy for home delivery<sup>7</sup> of non-specialty medications.<sup>8</sup> It includes a built-in MedsYourWay discount card<sup>9</sup> that surfaces the lowest price available at checkout. While this card is not insurance, it does count toward the member's out-of-pocket maximum when used for covered medications.<sup>10</sup> Employees can compare prices based on their plan, enjoy the familiar — and secure — Amazon shopping environment and enjoy free delivery to their front door. Best of all, they can **save up to 80% on brand and generic medications.**<sup>11</sup>

## IntegratedRx™ for Oncology

Oncology treatment can be a frustrating patient experience at a time of already-high stress. That's why Blue Cross NC has worked hard to improve oral oncology site of care options for our members. Our new network allows eligible health systems and providers to dispense oral oncology treatments directly to their patients, rather than a specialty pharmacy that's not integrated with their provider. It's an **easier experience for employees** — and provider discounts mean **better savings for employers** as well.

## How they work together...

Helping employees save on medication requires thoughtful engagement. That means easy online tools and helpful SMS reminders. It doesn't hurt to offer a simple shopping experience they're already comfortable with, too. And as with oral oncology, we continue driving innovative ways to manage specialty pharmacy needs without increasing patient or provider frustration. It's a prescription for success all around.

**OPTIMIZE YOUR PHARMACY INVESTMENT:**  
[BlueCrossNC.com/SolutionsRx](https://BlueCrossNC.com/SolutionsRx)

1 "West Health-Gallup 2021 Healthcare in America Report." Gallup: 2021. Online: [www.gallup.com/analytics/357932/healthcare-in-america-2021.aspx](http://www.gallup.com/analytics/357932/healthcare-in-america-2021.aspx) (Accessed February 2022).

2 Rx Savings Solutions is available to fully insured and self-funded groups. Sempre Health is available to fully insured groups as of March 2022 and to self-funded groups as of Summer 2022. Integrated Rx for Oncology is available to self-funded groups as of Summer 2022.

3 Source: Rx Savings Solutions Internal Data, August 2020. Average savings per member taken across the Rx Savings Solutions book of business.

4 Campbell, Patrick J., PharmD, PhD, RPha; et al. "Hypertension, cholesterol and diabetes medication adherence, health care utilization and expenditure in a Medicare Supplemental sample." *Medicine*: September 03, 2021 - Volume 100 - Issue 35. Online: [journals.lww.com/md-journal/Fulltext/2021/09030/Hypertension\\_cholesterol\\_and\\_diabetes\\_medication.58.aspx](http://journals.lww.com/md-journal/Fulltext/2021/09030/Hypertension_cholesterol_and_diabetes_medication.58.aspx) (Accessed February 2022).

5 "Type 2 diabetes medication adherence did not improve from 2017 to 2019 in US." Healio: December 27, 2021. Online: [www.healio.com/news/endocrinology/20211223/type-2-diabetes-medication-adherence-did-not-improve-from-2017-to-2019-in-us](http://www.healio.com/news/endocrinology/20211223/type-2-diabetes-medication-adherence-did-not-improve-from-2017-to-2019-in-us) (Accessed February 2022).

6 Actual savings will vary based on benefit design and filling behavior.

7 If your plan has a mandatory mail program, you must use that program for your mail order prescriptions, and you would not be eligible to use Amazon Pharmacy.

8 Amazon Pharmacy does not dispense controlled substances (Schedule 2 medications).

9 MedsYourWay discount card pricing is built into the Amazon Pharmacy shopping experience. Your employees are responsible for the cost of prescription(s) when using the MedsYourWay card. Limitations apply.

10 If your medicine has an unfulfilled requirement at the time you place your order, the cost may not count toward your out-of-pocket maximum (accumulator). Typical requirements include prior authorization (PA), quantity limits exceeded or step therapy.

11 Actual savings will vary. Source: [www.insiderx.com/help](http://www.insiderx.com/help) (Accessed February 2022).

Rx Savings Solutions, Sempre Health, IntegratedRx and Amazon Pharmacy are independent companies that are solely responsible for the services they provide. They do not offer Blue Cross or Blue Shield products or services. MedsYourWay is a prescription drug discount card, administered by Inside Rx® LLC. Inside Rx LLC is an independent company that is solely responsible for the services it provides and does not offer Blue Cross or Blue Shield products or services. BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols, and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. All other trade names are the property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U20542a, 4/22

# YOU CAN GET MORE VALUE FOR YOUR Rx DOLLARS

THIS IS  
HOW™

An integrated medical-pharmacy benefit administration strategy with Blue Cross and Blue Shield of North Carolina (Blue Cross NC) can deliver compelling advantages and significant value to you and your employees. One study found that when medical and pharmacy benefit administration is fully integrated, it can lead to \$148 per member per year savings, 15% lower hospitalization rates and 7% fewer emergency room visits.<sup>1</sup> We'll help you craft a comprehensive strategy that's coordinated and data-driven. The result: Better outcomes, more transparency, fewer hassles and greater savings.

Employers attribute 20% of their total cost of care to pharmacy — with specialty drugs alone making up 12% of this overall spending.<sup>2</sup> Alongside the more consumer-facing programs, our clinical and pharmacy experts are driving innovative “behind-the-scenes” solutions that help organizations tame spiraling pharmacy costs without sacrificing quality and value. Here, we outline four of them.<sup>3</sup>

## Magellan Health

Blue Cross NC is partnering with Magellan Health to **reroute certain specialty drug clinical reviews to specialty physicians** at Magellan with unique expertise on high-dollar and/or rarely prescribed drugs. The physicians are available to do peer-to-peer reviews with the patient's doctor to walk through the case and ensure all criteria are met for prescribing. It's a seamless experience for the patient on the front end — with a collaborative approach for provider satisfaction on the back end.

## Utilization Management (UM)

Beyond Magellan, we continue to review and evaluate drugs through our traditional UM programs to ensure your employees are prescribed the right medications based on their needs at the right price — and use them correctly. They include:

- **Step therapy** helps lower costs through safe, less expensive drugs. Patients may have to first try an alternative medication before “stepping up” to a different drug.
- **Prior authorization** helps improve safety by ensuring drugs are not misused or overused — or used at all if they aren't the best choice for the patient's condition.
- **Quantity limits** promote safe, cost-effective medication use by controlling how often or how much of a drug can be filled at once.

These efforts are supplemented by Blue Premier<sup>SM</sup>, our value-based care strategy. While often associated with medical spending, value-based care plays a role in helping to lower costs and improve quality in pharmacy as well — such as deeper coordination within accountable care organizations (ACOs).

## High Touch Pharmacist

Better insights lead to better decisions. Our High Touch Pharmacist, a clinical pharmacist with certification as a specialty pharmacist (CSP), leverages the Insights+ integrated data platform to deliver **timely medical and pharmacy benefits insights**. Insights+ analyzes drug use, costs and trends over time, by population or individual. It shows cost and use breakdown for sites of care — revealing opportunities for savings (such as moving from a hospital to home infusion). It also identifies the top drugs by spend and by category, and benchmarks against similar populations. This intelligence from the High Touch Pharmacist ensures our overall UM policies are always informed by the latest best practices, too.

## Insights360

Insights360 provides data and insights on your organization's health care spending and what's driving costs. This analytics solution delivers a **comprehensive view of your medical and pharmacy data**, giving you a full picture of your total cost of care. See how your plan is performing throughout the year — and compare it to past years or other benchmarks. You can then use that data to make timely and informed decisions aimed at optimizing your plan.

## How they work together...

It's easy to overlook just how much can happen behind the scenes to curb pharmacy spending. As new specialty medications enter the market, physician experts from Magellan Health quickly review these high-dollar requests to ensure the right patients get the right medication — helping to keep costs affordable for everyone. Our ongoing UM efforts, bolstered by mechanisms like Blue Premier and experts like our High Touch Pharmacist, continually drive the right care at the best value. And through it all, you can monitor the net effect and performance of your integrated medical and pharmacy solution using our Insights360 tool.

**OPTIMIZE YOUR PHARMACY INVESTMENT:**  
[BlueCrossNC.com/SolutionsRx](https://BlueCrossNC.com/SolutionsRx)

<sup>1</sup> “Medical Costs and Health Care Utilization Among Self-Insured Members with Carve-In Versus Carve-Out Pharmacy Benefits.” *Journal of Managed Care & Specialty Pharmacy* 26.6 (2020): 766-774. Online: [doi.org/10.18553/jmcp.2020.19411](https://doi.org/10.18553/jmcp.2020.19411) (Accessed March 2022).

<sup>2</sup> “2022 Large Employers' Health Care Strategy and Plan Design.” Business Group on Health. Online: [www.businessgrouphealth.org/en/resources/2022-large-employers-health-care-strategy-and-plan-design-survey](https://www.businessgrouphealth.org/en/resources/2022-large-employers-health-care-strategy-and-plan-design-survey) (Accessed March 2022).

<sup>3</sup> Magellan Health expected to be available as of Q2 2022.

Magellan Health is an independent company solely responsible for the services it provides. It does not offer Blue Cross or Blue Shield products or services.

High Touch Pharmacist is a program administered by Prime Therapeutics, an independent company that is solely responsible for the services it provides. It does not offer Blue Cross or Blue Shield products or services.

BLUE CROSS®, BLUE SHIELD®, the Cross and Shield symbols, and service marks are marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield plans. All other trade names are the property of their respective owners. Blue Cross and Blue Shield of North Carolina is an independent licensee of the Blue Cross and Blue Shield Association. U20542b, 4/22