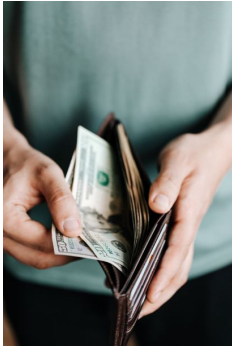


How to Save Money on Prescription Drug Costs

5 Surefire Ways to Cut Your Medication Budget



Prescription Drug Costs

Prescription drug prices have increased by 33% since 2014, according to a recent report by pharmaceutical information company GoodRx — faster than any other medical goods or services. These increases have taken a bite out of patient and employer budgets. Here are five surefire ways to cut your out-of-pocket prescription drug costs.



#1 - Use Home Delivery

Are you taking prescription drugs for a chronic condition, such as asthma, high blood pressure, or high cholesterol? Switch most maintenance drugs from a 30-day retail pharmacy prescription to a 90-day home delivery prescription. You'll save one Tier 1 or Tier 2 copay every three months by making this switch. (Employees from Bennington College, Sarah Lawrence College, and Salve Regina University also save money on Tier 3 drugs.)

Three ways to get started:

1. OptumRx mobile app
2. OptumRx.com website
3. 1-855-546-3439 (for college and university employees) or 1-855-620-2949 (for charter school employees)



#2 - Use the OptumRx Mobile App at Your Doctor Visit

When you are at a doctor visit, use the OptumRx Mobile app to discuss your prescription drug options and whether there is a lower cost drug alternative that's right for you. You'll also be able to see whether a particular drug is subject to prior authorization (requires the doctor to tell OptumRx why you're taking the drug before it's covered); step therapy (you must first try a less-expensive drug before the higher cost drug is covered); or quantity limits. When you have a conversation with your doctor with this information at your fingertips, you will be able to maximize your prescription drug benefits, reduce out-of-pocket costs, and avoid potential delays at the pharmacy.



#3 - Take Advantage of Specialty Medication Coupons

If you are prescribed a specialty drug – a high-cost oral or injectable medication used to treat a complex chronic condition – take advantage of coupon savings. Ask your doctor to locate copay assistance programs. The drug manufacturer's website is another source for coupons.

Check out potential coupons if you have one of the following indications and take a specialty drug to treat it:

- Age-related macular degeneration
- Alcohol dependence
- Asthma
- Cancer
- Cystic Fibrosis
- Growth hormone deficiency
- Hemophilia
- Hepatitis C
- Hereditary angioedema
- Hemophilia
- HIV-associated lipodystrophy
- Inflammatory disease
- Interstitial lung disease
- Macular edema
- Multiple Sclerosis
- Opioid dependence/withdrawal
- Osteoporosis
- Plaque psoriasis
- Pulmonary disease
- Pulmonary fibrosis
- Systemic lupus erythematosus
- Transplant recipient



If Enrolled in a High-Deductible Health Plan

#5 - Use the Digital Pricing Tool



If Enrolled in a Traditional Health Plan

#4 - Use the Digital Pricing Tool

Access Optum's digital pricing tool by app, phone, or website to save money:

Retail vs. Home Delivery: find out whether you will save money by switching to home delivery.

Generic Medications: Some generic drugs cost less than your copay and you will pay the lower cost - the price of the drug or the copay. Because OptumRx negotiates prices with each retail pharmacy, you can reduce your out-of-pocket costs when you get your drug filled at particular pharmacies. The Digital Pricing tool will tell you where you can save money on generics. For example *(subject to change based on manufacturer, product, pharmacy, & quantity submitted)*:

- Atorvastatin 30-day supply - \$8.07 at Retail Pharmacy A
- Atorvastatin 30-day supply - \$8.00 at Retail Pharmacy B
- Atorvastatin 90-day supply - \$9.66 at Home Delivery

Three ways to access the Digital Pricing Tool:

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2. OptumRx.com website
3. 1-855-546-3439 (for college and university employees) or 1-855-620-2949 (for charter school employees)

Find out where to purchase your prescription drugs for the lowest out-of-pocket costs by accessing Optum's digital pricing tool by app, phone, or website. Frequently home delivery of maintenance medications will save you money, and the Digital Pricing Tool will tell you whether switching to home delivery makes sense.

Because OptumRx negotiates prices with each retail pharmacy, you can reduce your out-of-pocket costs when you get your drug filled at particular retail pharmacies. For example (*subject to change based on manufacturer, product, pharmacy, & quantity submitted*):

- Trintellix 30-day supply – \$411.80 at Pharmacy A (\$13.72 per day for member)
- Trintellix 30-day supply - \$425.90 at Pharmacy B (\$14.19 per day)
- Trintellix 90-day supply - \$1,073.19 at Home Delivery (\$11.92 per day)

Three ways to access the Digital Pricing Tool:

1. OptumRx mobile app
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3. 1-855-546-3439 (for college and university employees) or 1-855-620-2949 (for charter school employees)



Reduce Trips to Your Local Pharmacy

If you wait until the last minute to order refills, or don't like to use automatic refills or home delivery, your local pharmacy is a convenient option. You can reduce the number of trips you'll need to make by asking your doctor to send a 90-day prescription to your local pharmacy (not offered by Bennington College and Sarah Lawrence College). Although you won't save on your copays, you will enjoy the convenience of fewer trips to the local drug store.

About edHEALTH

edHEALTH is the healthcare purchasing collaborative for 25 colleges, universities, and secondary schools. Our guiding principles include:

- Ownership
- Innovation
- Transparency
- Savings

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