

Prescription Drugs: Take Control of Health Benefits Spend





How employers can reduce prescription drug spending

By Alyssa Place January 14, 2020 1:47 PM



Employers Focus on High-Cost Claims, Drug Spending into 2020

Employers will seek to address high-cost claims by looking into new cost control methods, minimizing the effects of rebates, and changing their health plans or PBMs.

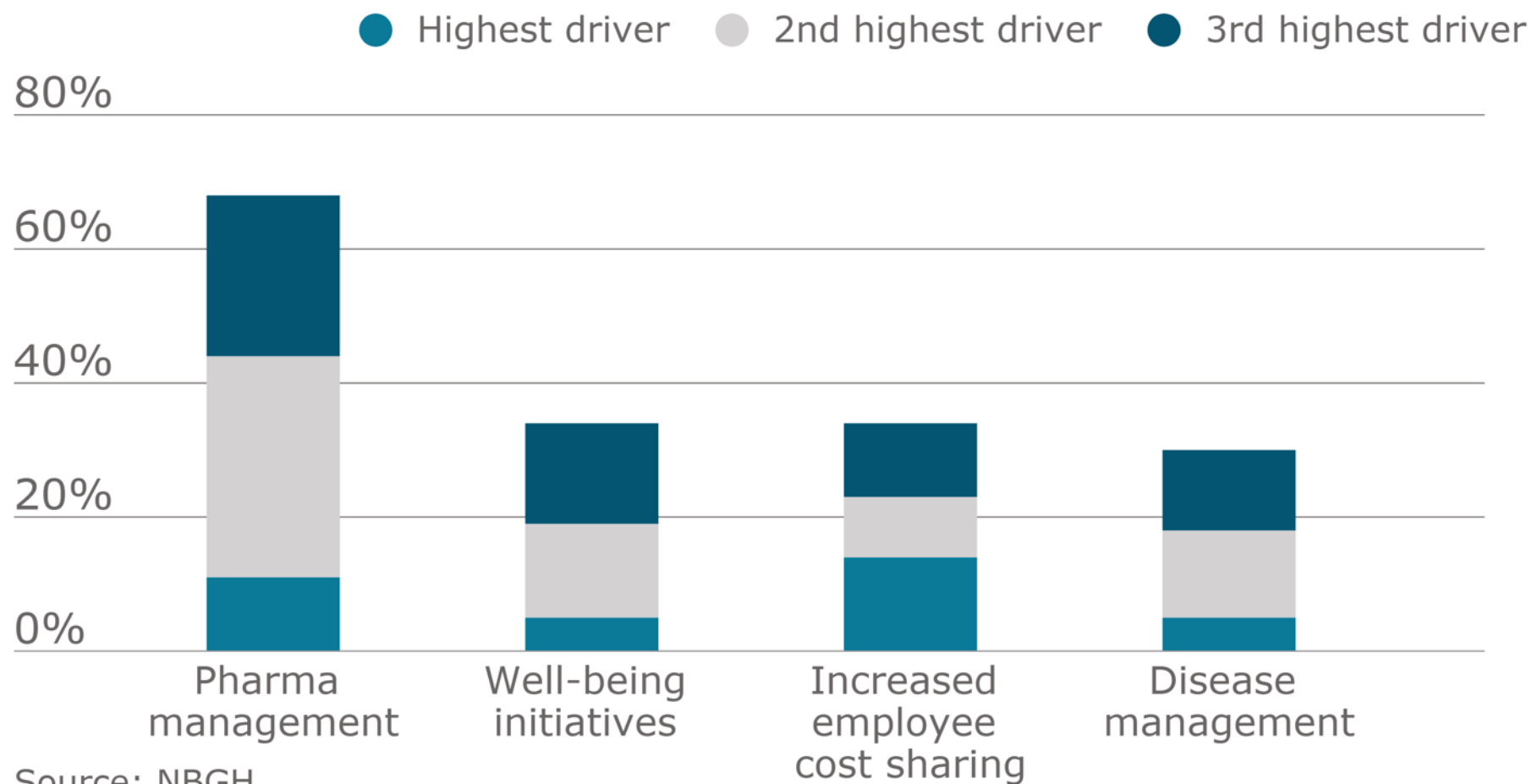


Source: Thinkstock



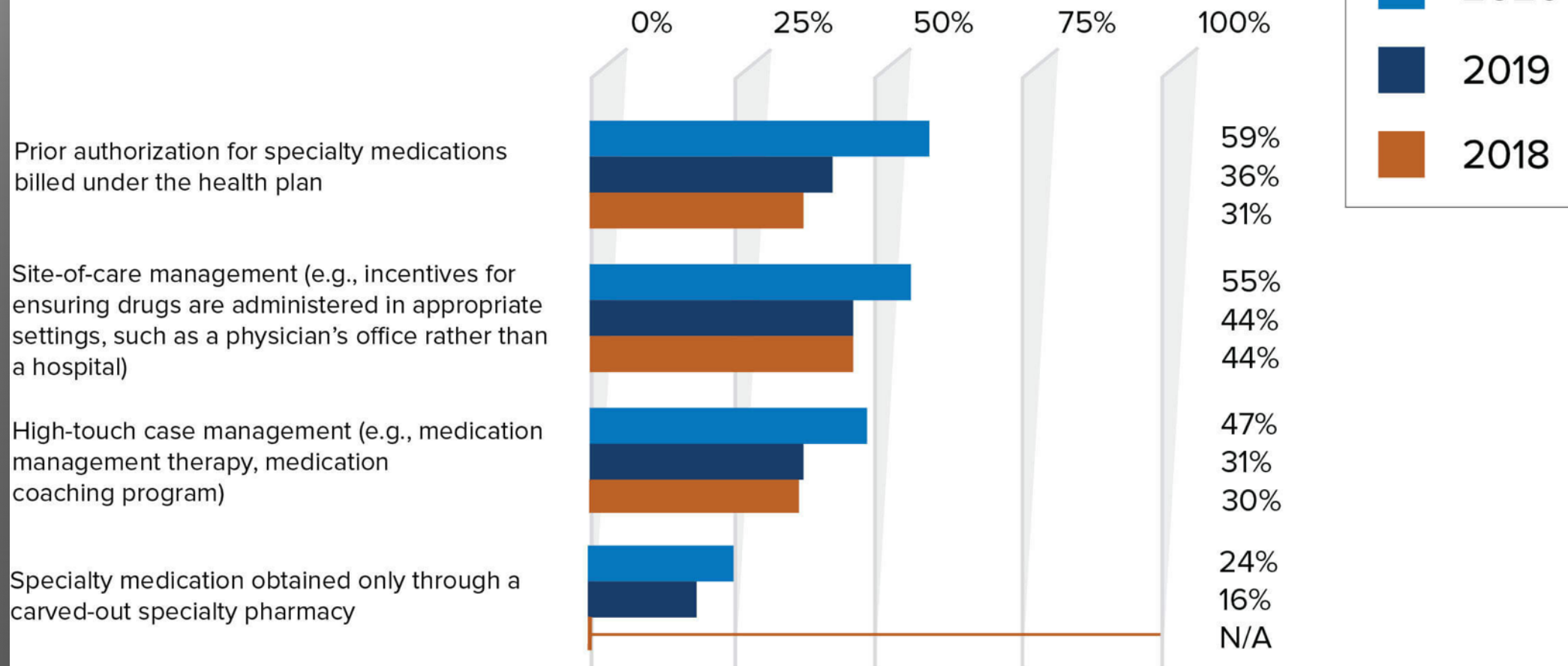
Curbing costs

The most effective tactics employers are using to control healthcare expenses



Controlling Specialty Drug Costs

Employers are focused on managing the costs of specialty medications.



Source: National Business Group on Health, 2020 Large Employers' Health Care Strategy and Plan Design Survey.



Prescription Drugs Take Control of Health Benefits Spend

ELIMINATE THE EXCUSES
CHANGE THE STORY
IMPROVE THE QUALITY

Today's Journey

- ✓ Webinar is being **RECORDED**
- ✓ Questions:
 - Q&A section
- ✓ Value Creation - CALL TO ACTION
 - Wait to the end... it will be **WORTH IT**
- ✓ **SAVE THE DATE**
 - 5/20 = Employer Facing Webinar
- ✓ **HRCI/SHRM Certification**
 - After completing the webinar, fill out the form on <https://thb.health/academy/>



TRANSPARENT HEALTH BENEFITS



19-year employee benefits professional

12 years at large consulting house

\$3.5M+ personal production

Chief Growth Officer for **\$350M+** practice

Self-funding and health management

expert



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OUR TOPIC

- ✓ TRANSPARENCY IN RX
- ✓ SPECIALTY DRUG COST



OUR SPEAKERS



Rachel Strauss

Director of Strategic Development

EHIM



Terri Raimondi

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Benefit Management, LLC



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National Sales Executive

Scriptsourcing



TRANSPARENCY IN RX

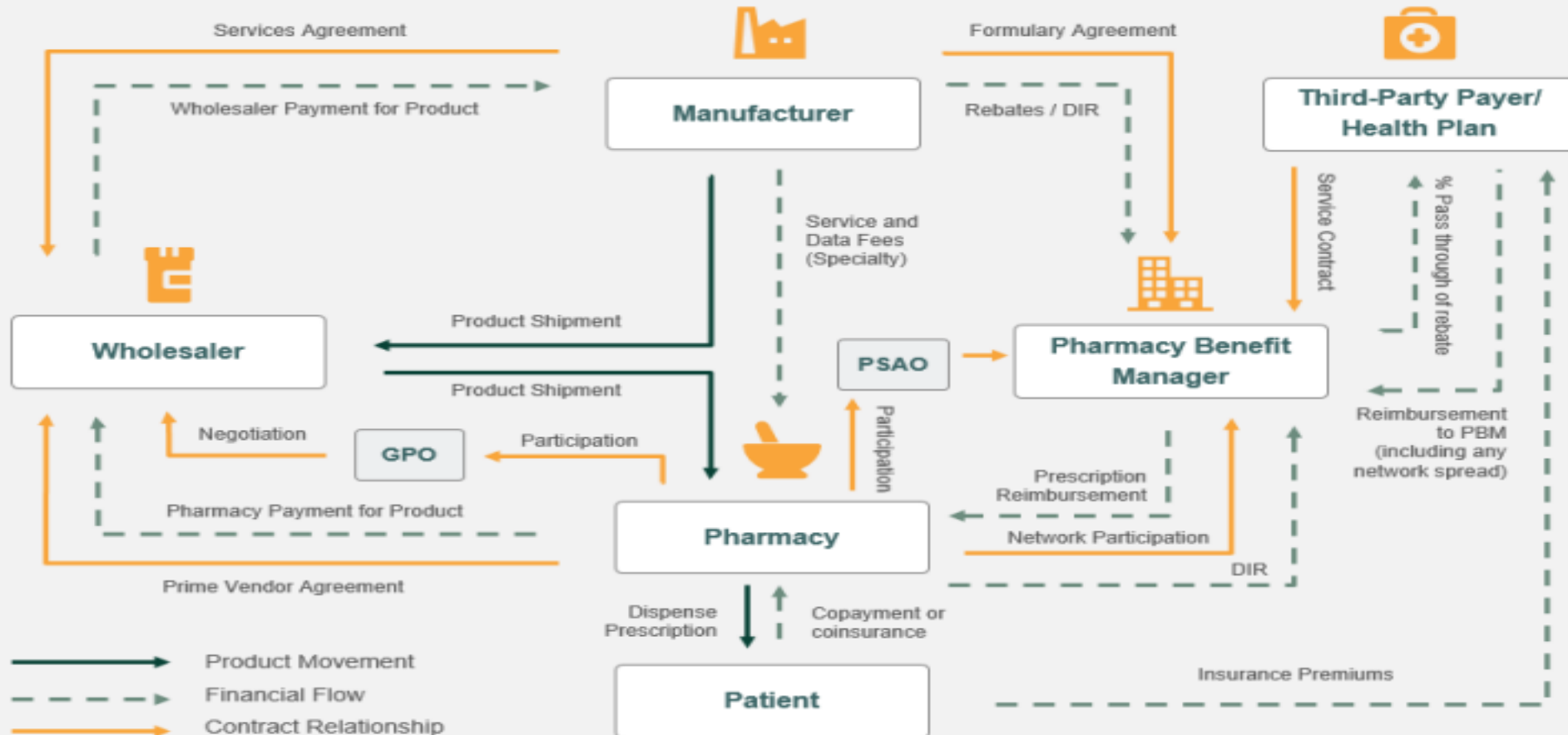


Pharmacy Benefits. Managed.



How Medications Get to the Consumer

U.S. Distribution & Reimbursement System: Patient-Administered, Outpatient Drugs



PBMS: Not All Are Created Equal



2 Key Models:
Traditional vs. Pass-
Through



What "Transparent"
Actually Means



Dissecting a
Contract – what
to look for

The Rebate Debate



DEFINING A REBATE

How do they work?

**NO
REBATES.

PERIOD.**



Transparency - Redefined:

EHIM does not collect, receive or distribute revenues, remuneration, rebates or incentives of any kinds from pharma or rebate aggregators in exchange for formulary placement and market share improvement.

In the absence of this **conflict of interest**, EHIM retains complete autonomy to design customized formularies- allowing clients to achieve **their** plan performance goals.

The Reality of Rebates

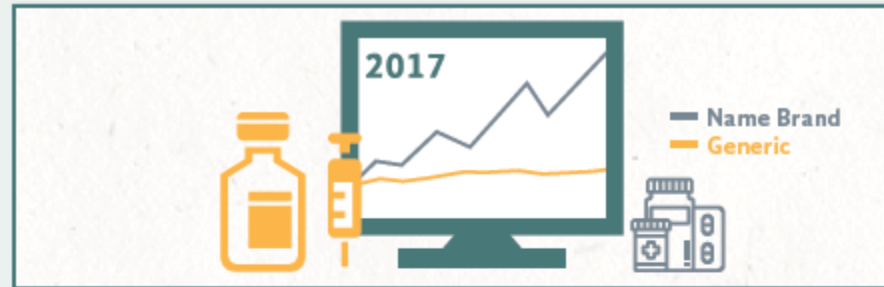
Rebates are a form of a price concession paid by the pharmaceutical manufacturer to the Pharmacy Benefit Manager or Health Plan Sponsor working on the plan's behalf.

The Reality of Rebates

- Drive market share towards specific products
- Add layers behind even the most transparent pass-through contracts
- Constrict plan sponsors from being reactive to industry changes, including generic availability
- Increase trend of spend
- Influence prior authorizations – higher approval rate for rebatable drugs

The Cost of Rebates: EpiPen

In the summer of 2017, the price of brand name EpiPen unexpectedly surged, while the price of its generic alternative remained stable and affordable.



Other PBMs kept brand name EpiPen not only on their formulary, but as a **preferred drug**. This is because PBMs are unable to change their formularies on a whim due to manufacturer and pharmaceutical rebate relationships; any such change would negatively impact their revenue, despite having the opportunity to save their clients significantly.



The Cost of Rebates: EpiPen

EHIM was able to **react in real-time**, adjusting clients' formularies to exclude the brand name and automatically replace it with the generic alternative.

Our clients experienced **immediate financial relief** while members still got the life-saving medication they needed.



SAVINGS PER SCRIPT

\$\$\$\$\$

VS.

AVERAGE BRAND REBATE

\$

Today, brand name EpiPen continues to hold a significantly higher price tag than generic alternatives. The brand name drug **Auvi-Q** has a **\$5,800 price tag**, a drug EHIM does not put on our formulary. Other PBMs have this medication as a preferred or non-preferred medication on their formulary. Why? **REBATES**.

EpiPen Price

\$600

VS.

Auvi-Q

\$5,800

VS.

Current Generic Price

\$250

No Rebates in Action: Formulary Impact

- Below are 7 examples of medications excluded by EHIM formulary. Each medication has a preferred therapeutic alternative. There were 31 medications in the file provided.
- These 7 medications accounted for \$659,295 of a sample plan cost. Converting the members to the therapeutic alternative would save \$656,527 (99.6%).

Medication	# of Rx	Total Current Plan Cost	Preferred Therapy Cost	Total Savings	Preferred Therapy Alternatives
Duexis Tab 800-26	61	\$157,888	\$359	\$157,529	Ibuprofen 800mg tabs RX & Famotidine 20mg tab RX or Famotidine OTC and Ibuprofen 200mg OTC
Fenoprofen Cap 200mg	13	\$40,397	\$36	\$40,361	Ibuprofen or Naproxen
Jublia Sol 10%	14	\$8,522	\$893	\$7,629	Terbinafine 250mg Tabs; Itraconazole 100mg cap
Kamdoy Emu	17	\$74,083	\$255	\$73,828	Lidocaine ointment 5%
Kerydin Sol 5%	2	\$2,883	\$128	\$2,755	Tebinafine 250mg tabs; itraconazole
Metformin ER Tab 1000mg, 1000mg ER, & 500mg	64	\$322,657	\$843	\$321,813	Metformin 500mg tab (standard release) x1 or x2
Vimovo Tab 500-20	22	\$52,866	\$254	\$52,612	Naproxen 500mg tabs RX & Esomeprazole 20mg caps RX or Naproxen 220mg (Aleve) OTC and Esomeprazole 20mg OTC

EHIM 90 Day Case Study: Benefit Management, LLC

EHIM Proposal Q4:

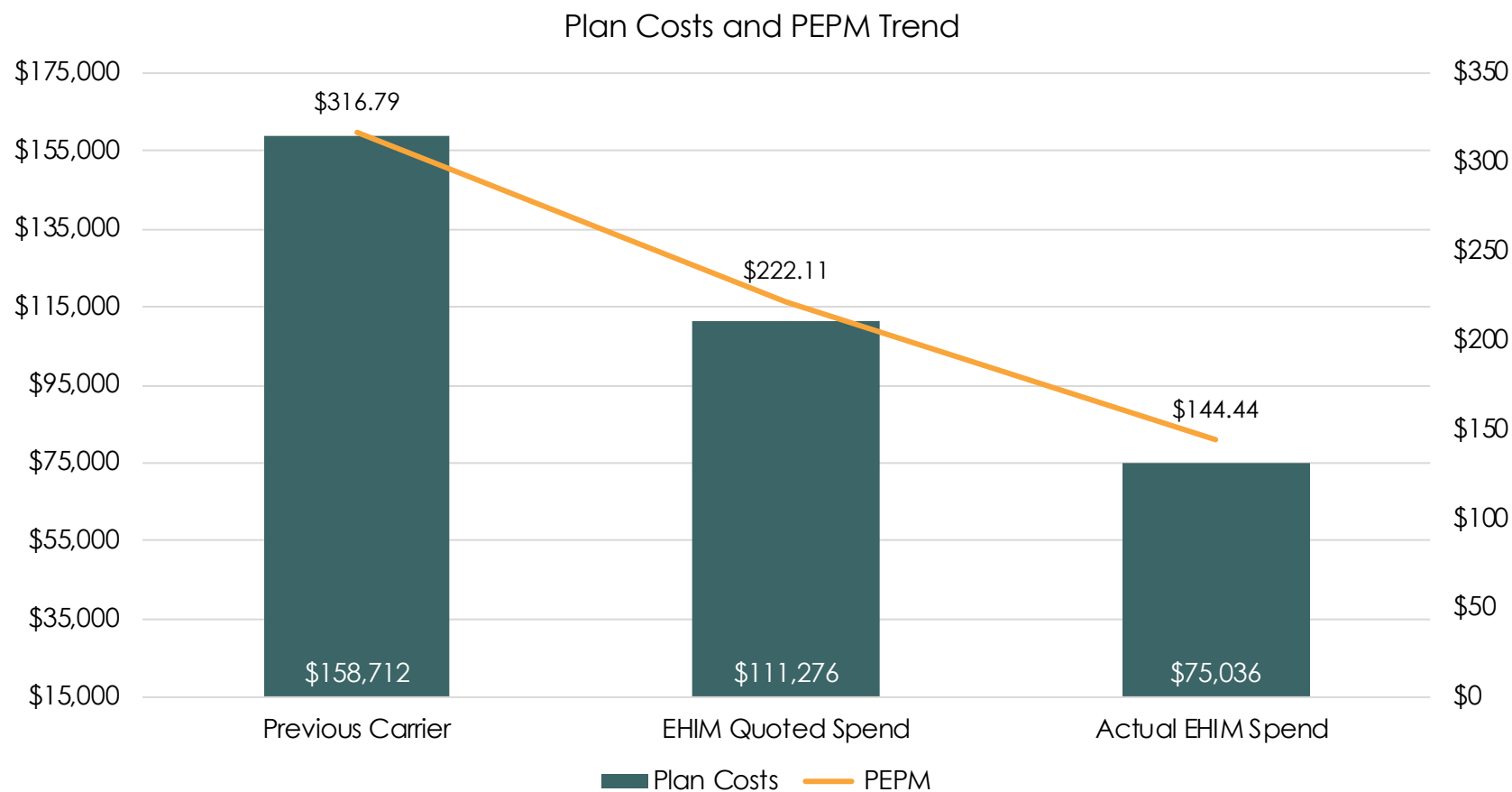
Current Carrier Claims	11/01/2019 - 10/31/2020
Current Carrier Plan Costs	\$169,179
EHIM Claims Analysis	
EHIM Estimated Plan Costs	\$142,813
Discount Savings (\$ / %)	\$26,366 / 15.6%
EHIM Managed Care Analysis	
Estimated Savings from EHIM Formulary Management	\$4,431
Estimated Savings from EHIM CARES*	\$37,423
Combined EHIM Managed Care Savings	\$41,854
Total Estimated EHIM Costs With Discounts And Managed Care	\$100,959

EHIM 90 Day Case Study: Benefit Management, LLC Numbers as of 3/31/2021 With EHIM:

- 75 Employees on the plan
- Generic Utilization is at 92.3% (was 89.2%)
- RX PEPM Previous Carrier: \$204.32
- **RX PEPM EHIM: \$84.51**
- 2 Specialty Drugs being managed by EHIM CARES



Benchmark 1st Quarter Comparison



- 1. By moving to EHIM the group has saved \$83k in the 1st quarter
- 2. The PEPM difference from EHIM and the previous carrier is \$172.35
- 3. The 1st quarter overall drug trend decreased by 54.4%, compared to the previous carrier

Financial Summary

➤ 88.1% Generic Utilization Rate (GUR) is above EHIM BOB of 86.2%, helping to manage overall spend

➤ The average cost per generic script of \$19 is below the EHIM BOB average of \$23

Description	01/01/2021 – 03/31/2021 (Annualized)
Average # of Eligible Employees	171
Total Plan Costs	\$75,036 / (\$300,144)
Cost Per Employee Per Month (PEPM)	\$144
Number of Scripts	934 / (3,736)
Plan Cost Per Rx	\$79
Generic Utilization %	88.1%
Generic Cost Per Rx	\$19
Brand Utilization %	11.4 %
Brand Cost per Rx	\$492
Specialty Utilization %	0.5%
Specialty Cost per Rx	\$4,758

EHIM Cares Program Results

Cost Avoidance Category	(01/01/2021– 03/31/2021)
Total Cost Avoidance	\$17,180
<i>Savings as % of potential Total Plan Spend</i>	<i>18.7%</i>

Condition	Plan Cost	PAP Savings
Breast Cancer	\$13,652	\$11,910
Immune Disorder	\$6,520	\$1,650
Multiple Sclerosis	\$3,620	\$3,620
Totals	\$23,792	\$17,180

- EHIM Cares Program cost avoidance for the first three months of the plan year totals \$17,180. Without this program, these claims would have met clinical criteria under the prescription plan and would have resulted in paid claims, thus increasing the overall prescription drug spend.
- Cost Avoidance includes any clinical intervention and may have yielded any of the following results: (1) full deferral of a claim, (2) partial assistance, (3) change in therapy to a more cost effective therapeutically equivalent option.
- Specialty accounts for 31.7% of total plan spend.

SPECIALTY DRUG COST



script**sourcing**

DIRECT 1200 EMPLOYEE MUNICIPALITY CARE

SAVINGS REPORT FOR 1200 EE MUNICIPALITY

DOS	MEDICATION	SOLUTION	DAY SUPPLY	DOSAGE	PBM	SS COST	SAVINGS	AMOUNT DUE
01/24/2017	Orencia Injection	MAP	90	125 MG/mL	\$11,163	\$165	\$10,998	\$2,915
1/31/2017	Enbrel Injection	MAP	90	50 MG	\$13,124	-	\$13,124	\$3,281
2/10/2017	Tecfidera	MAP	90	240 MG	\$20,010	-	\$20,010	\$5,002
2/10/2017	Tecfidera	MAP	90	240 MG	\$20,010	-	\$20,010	\$5,002
2/22/2017	Myrbetriq	IPP	90	50 MG	\$1,016	\$262	\$754	\$450
2/22/2017	Elmiron	IPP	100	100 MG	\$3,311	\$647	\$2,664	\$1,313
2/22/2017	Nexium	IPP	84	20 MG	\$287	\$161	\$126	\$192
2/22/2017	Zetia	IPP	84	10 MG	\$1,219	\$234	\$985	\$480
3/10/2017	Zetia	IPP	84	10 MG	\$937	\$174	\$763	\$365
3/10/2017	Ventolin HFA	IPP	50	90 MCG	\$168	\$63	\$105	\$89
3/10/2017	Advair HFA	IPP	90	45/21 MCG	\$870	\$186	\$684	\$357

DIRECT 1200 EMPLOYEE MUNICIPALITY CARE

TOP 10 MEDS (SAVINGS)

1	TECFIDERA	\$423,440.58
2	HUMIRA INJECTIONS	\$374,644.80
3	KUVAN	\$373,851.40
4	HUMIRA PEN	\$296,542.58
5	ENBREL INJECTIONS	\$169,764.56
6	LAMICTAL TABLETS	\$148,766.05
7	OTEZLA	\$141,926.68
8	ENBREL	\$124,870.32
9	STELARA	\$81,604.05
10	HUMIRA	\$81,448.05

944

*# of Scripts for
Period*

104

*# of Members for
Period*

\$2,403,155

*Net Savings for
Period*

\$99,554

Net Savings YTD

Inception Date:

OCTOBER 2016

Length of Time as Client:

4 YEARS, 5 MONTHS

Net Savings Since Inception:

\$2,403,155

1000 EMPLOYEE MEDICAL SUPPLY COMPANY

1000 EE MEDICAL SUPPLY COMPANY SAVINGS REPORT

DOS	MEDICATION	SOLUTION	DAY SUPPLY	DOSAGE	QUANTITY	PBM	SS COST	SAVINGS	AMOUNT DUE
1/13/2021	Trulicity	IPP	90	1.5 mg/0.5 ml	12	\$2,201	\$1,572	\$628	\$1,730
1/14/2021	Novolog	IPP	90	100 u/ml	35	\$3,739	\$1,135	\$2,604	\$1,786
1/14/2021	Levemir	IPP	90	100 iu/ml	20	\$1,771	997	\$773	\$1,191
1/18/2021	Humatrope	MAP	90	12 mg	3	\$3,157	-	\$3,157	\$789
1/19/2021	Basaglar	IPP	90	100 iu/ml	20	\$998	\$655	\$343	\$741
1/19/2021	Januvia	IPP	90	100 mg	90	\$1,429	\$685	\$744	\$871
1/21/2021	Victoza	IPP	90	6 mg/ml	9	\$2,916	\$1,432	\$1,483	\$1,803
1/25/2021	Breo Ellipta	IPP	90	100 mcg/25 mcg	90	\$512	\$464	\$48	\$476
1/25/2021	Humira	MAP	90	40 mg/0.4 ml	6	\$17,623	-	\$17,623	\$4,406
1/26/2021	Trintellix	IPP	84	20 mg	84	\$1,097	\$479	\$618	\$633
1/27/2021	Jardiance	IPP	90	25 mg	90	\$1,557	\$760	\$817	\$964

DIRECT 1200 EMPLOYEE MUNICIPALITY CARE

TOP 10 MEDS (SAVINGS)

1	HUMIRA	\$123,390.45
2	ENBREL	\$123,390.45
3	RINVOQ	\$15,592.53
4	STELARA	\$15,017.19
5	XELJANZ XR	\$14,559.30
6	TECFIDERA	\$8,899.28
7	XIFAXAN	\$8,165.31
8	XOLAIR	\$7,469.28
9	HUMATROPE	\$3,157.09
10	TALTZ	\$3,126.78

38

*# of Scripts for
Period*

30

*# of Members for
Period*

\$177,466

*Net Savings for
Period*

\$177,466

Net Savings YTD

Inception Date:

JANUARY 2021

Length of Time as Client:

3 MONTHS

Net Savings Since Inception:

\$177,466

850 EMPLOYEE NON-PROFIT

850 EE NON-PROFIT ORGANIZATION SAVINGS REPORT

DOS	MEDICATION	SOLUTION	DAY SUPPLY	DOSAGE	QUANTITY	PBM	\$\$ COST	SAVINGS	AMOUNT DUE
6/29/2020	Enbrel	IPP	90	50 mg/ml	12	\$15,593	\$8,803	\$6,790	\$10,500
7/10/2020	Humira	MAP	90	40MG/0.4ML	6	\$16,469	\$180	\$16,289	\$4,252
7/22/2020	Novolog Vial	IPP	90	100 iu/ml	6	\$1,663	\$593	\$1,070	\$861
7/28/2020	Victoza	IPP	90	6 mg/ml	9	\$2,777	\$1,337	\$1,440	\$1,697
7/28/2020	Lantus	IPP	90	100 U/ml	15	\$1,068	\$572	\$496	\$696
8/2/2020	Ozempic	IPP	60	1 mg	6	4,649	\$2,450	\$2,200	\$3,000
8/2/2020	Combivent Respimat	IPP	90	100/20 mcg	3	\$1,228	\$350	\$878	\$569
8/4/2020	Novolog Flextouch	IPP	90	100 iu/ml	15	\$1,606	\$572	\$1,034	\$831
8/4/2020	Tresiba	IPP	90	100 u/ml	5	\$510	\$315	\$195	\$364
8/4/2020	Trulicity	IPP	90	1.5 mg/0.5 ml	12	\$2,078	\$1,515	\$563	\$1,656
8/4/2020	Elilquis	IPP	90	5 mg	180	\$1,354	\$677	\$677	\$847
8/6/2020	Victoza	IPP	9	6 mg/ml	9	\$2,777	\$1,327	\$1,450	\$1,690
8/6/2020	Victoza	IPP	90	6 mg/ml	9	\$2,777	\$1,372	\$1,405	\$1,724
8/6/2020	Januvia	IPP	90	100 mg	90	\$1,362	\$692	\$670	\$859
8/6/2020	Crestor	IPP	90	20 MG	180	\$775	\$580	\$195	\$629

DIRECT 1200 EMPLOYEE MUNICIPALITY CARE

TOP 10 MEDS (SAVINGS)

1	HUMIRA	\$65,416.26
2	KUVAN	\$49,957.83
3	ENBREL	\$36,483.27
4	VICTOZA	\$16,160.33
5	OZEMPIC	\$14,854.62
6	TRESIBA	\$11,164.20
7	DUPIXENT	\$9,461.22
8	JARDIANCE	\$9,416.72
9	TRULICITY	\$8,982.19
10	NOVOLOG VIAL	\$7,758.10

172

of Scripts for Period

40

of Members for Period

\$210,606

Net Savings for Period

\$44,940

Net Savings YTD

25%

*Performance Base
Compensation*

Inception Date:

JUNE 2020

Length of Time as Client:

9 MONTHS

Net Savings Since Inception:

\$210,606

CASE STUDY



VERSUS THE BEST

- ✓ 300 life manufacturing company
- ✓ Currently with the BEST
- ✓ Transparency + Specialty Sourcing = \$600,000 in savings

Med Name	Employee Paid	Plan Paid	Total
HUMIRA PEN 40/0.4ML	\$64,647.25	\$159,142.83	\$223,790.08
STELARA 90MG/ML	\$4,969.81	\$179,542.31	\$184,512.12
TECFIDERA 240MG	\$14,985.99	\$68,335.67	\$83,321.66
STELARA 45MG/0.5	\$18,618.02	\$16,283.23	\$34,901.25
VOTRIENT 200MG	\$0.00	\$27,982.02	\$27,982.02
XOLAIR 150MG/ML	\$5,560.27	\$22,241.07	\$27,801.34
HUMATROPE 24MG	\$3.09	\$19,560.09	\$19,563.18
HUMIRA PEN	\$0.00	\$16,904.36	\$16,904.36
PROMACTA 25MG	\$14,613.37	\$1,232.21	\$15,845.58
UCERIS 9MG	\$3,572.23	\$5,197.55	\$8,769.78
XOLAIR 75/0.5	\$1,390.04	\$5,560.27	\$6,950.31
ENBREL SRCLK 50MG/ML	\$5,153.36	\$0.00	\$5,153.36
XIFAXAN 550MG	\$509.37	\$1,810.07	\$2,319.44
AIMOVIG PEN 140MG/ML	\$0.00	\$586.79	\$586.79
Total	\$134,022.80	\$524,378.47	\$658,401.27

Based on data from 1/1/20 to 12/31/20

MAP Saving Opportunity :	\$658,401
100% success rate :	\$658,401
80% success rate :	\$526,721
60% success rate :	\$395,041
40% success rate :	\$263,361
20% success rate :	\$131,680

Based on data from 1/1/20 to 12/31/20

Current Carrier Claims	01/01/2020 – 12/31/2020
Current Carrier Plan Costs	\$1,198,442
PBM Claims Analysis	
PBM Estimated Plan Costs	\$1,164,630
<i>Total Discount Savings (\$ / %)</i>	<i>\$33,812 / 2.8%</i>
PBM Managed Care Analysis	
Estimated Savings from PBM Formulary Management	\$31,339
Estimated Savings from PBM CARES	\$334,077
PBM Selected Meds Program	\$147,373
<i>Total PBM Managed Care Savings (\$ / %)</i>	<i>\$512,789 / 42.8%</i>
Final PBM Costs	
Total Estimated PBM Costs With Discounts and Managed Care	\$651,841
<i>Total PBM Savings (Discounts + Managed Care) (\$ / %)</i>	<i>\$546,601 / 45.6%</i>

PBM Drug Detail											
Drug Name	Drug Type	Bio Found	Claim Count	Avg Claim Amt	PBM Avg Claim Amt	Total Claim Amt	PBM Total Claim Amt	PBM Savings	Best Total Claim Amt	PBM Best Savings	
Rosuvastatin Calcium	G		129	\$73.16	\$4.24	\$9,438.14	\$546.80	\$8,891.34	\$216,679.50	\$8,891.34	\$8,891.34
Humira Pen	B		40	\$5,594.75	\$5,416.99	\$223,790.08	\$216,679.50	\$7,110.58	\$216,679.50	\$7,110.58	\$7,110.58
Atorvastatin Calcium	G		399	\$21.24	\$3.93	\$8,475.57	\$1,566.67	\$6,908.90	\$213,419.18	\$6,908.90	\$6,908.90
Stelara	B		11	\$19,946.67	\$19,401.74	\$219,413.37	\$213,419.18	\$5,994.19	\$213,419.18	\$5,994.19	\$213,419.18
AbiPraxole	G		24	\$253.08	\$10.12	\$6,073.91	\$242.96	\$5,830.95	\$242.96	\$5,830.95	\$5,830.95
Mycophenolate Mofetil	G		9	\$706.86	\$64.29	\$6,361.75	\$578.58	\$5,783.17	\$578.58	\$5,783.17	\$5,783.17
Mekinit	B		9	\$7,074.72	\$6,491.49	\$63,672.45	\$58,423.43	\$5,249.02	\$58,423.43	\$5,249.02	\$5,249.02
DULoxetine HCl	G		70	\$63.41	\$7.74	\$4,438.91	\$441.51	\$3,997.40	\$441.51	\$3,997.40	\$3,997.40
Xyrem	B		5	\$30,732.25	\$9,996.39	\$153,656.25	\$49,981.95	\$103,674.30	\$49,981.95	\$103,674.30	\$103,674.30
Montelukast Sodium	G		161	\$23.25	\$4.26	\$3,742.71	\$686.64	\$3,056.07	\$686.64	\$3,056.07	\$3,056.07
QUETAPINE Fumarate ER	G		7	\$427.94	\$36.14	\$2,995.56	\$252.97	\$2,742.59	\$252.97	\$2,742.59	\$2,742.59
buPROPION HCl ER (DL)	G		136	\$26.57	\$8.74	\$3,613.21	\$1,188.62	\$2,424.59	\$1,188.62	\$2,424.59	\$2,424.59
Escitalopram Ovalate	G		150	\$19.72	\$3.90	\$3,016.67	\$597.41	\$2,419.26	\$597.41	\$2,419.26	\$2,419.26
Tecfidera	B		10	\$6,312.17	\$5,938.84	\$63,321.66	\$60,948.20	\$2,373.46	\$59,384.74	\$2,373.46	\$59,384.74
FLUoxetine HCl	G		213	\$13.64	\$2.99	\$2,905.12	\$636.22	\$2,268.90	\$636.22	\$2,268.90	\$2,268.90
Fenofibrate	G		51	\$98.84	\$15.73	\$1,000.72	\$802.00	\$198.72	\$802.00	\$198.72	\$802.00
Ezetimibe	G		28	\$83.05	\$9.10	\$2,325.30	\$254.78	\$2,070.52	\$254.78	\$2,070.52	\$2,070.52
Sertraline HCl	G		263	\$11.19	\$3.33	\$2,943.13	\$875.82	\$2,067.31	\$875.82	\$2,067.31	\$2,067.31
Xolair	B		12	\$2,895.97	\$2,754.50	\$34,751.65	\$33,054.03	\$1,697.62	\$33,054.03	\$1,697.62	\$33,054.03
Omeprazole	G		78	\$23.41	\$3.32	\$1,826.35	\$258.71	\$1,567.64	\$258.71	\$1,567.64	\$1,567.64
Albuterol Sulfate HFA	G		113	\$28.91	\$15.07	\$3,266.46	\$1,702.59	\$1,563.87	\$1,702.59	\$1,563.87	\$1,563.87
Desvenlafaxine Succinate ER	G		23	\$98.42	\$31.26	\$2,263.75	\$719.05	\$1,544.70	\$719.05	\$1,544.70	\$1,544.70
JaroTigine	G		63	\$29.91	\$7.15	\$1,884.55	\$466.11	\$1,418.44	\$466.11	\$1,418.44	\$1,418.44
Buprenorphine HCl-Naloxone HCl	G		15	\$156.26	\$68.01	\$2,343.88	\$1,020.18	\$1,323.70	\$1,020.18	\$1,323.70	\$1,323.70

PBM Claims Analysis (DCA)											
Claim Type	Claim Count	Distinct Drugs	Claims Total Amt	PBM Claim Amt	PBM Savings	PBM Claims Count	Average Claim Amt	PBM Avg Claim Amt	Total Rebates	Percent Savings	
Brand	1,245	115	\$1,294,302.25	\$1,223,949.65	\$71,352.60	653	\$1,039.60	\$963.97	\$156,750.00	6.00%	
Generic	7,491	374	\$171,503.14	\$70,619.09	\$100,884.05	4,995	\$22.80	\$9.43	\$0.00	59.00%	
Total	8,736	489	\$1,465,805.39	\$1,293,568.74	\$172,236.65	5,648	\$167.79	\$148.12	\$156,750.00	12.00%	

PERFORMANCE BASED

Rx Claims Analysis											
Claim Type	Claim Count	Distinct Drugs	Claims Total Amt	Same Store Claim	Best Claim Amt	PBM Savings	PBM Claims Count	Average Claim Amt	PBM Avg Claim Amt	Total Rebates	Percent Savings
Brand	2,844	144	\$1,004,871.58	\$846,393.82	\$820,857.85	\$184,013.73	2,811	\$353.33	\$288.63	\$170,640.00	18.00%
Generic	50,266	729	\$1,912,655.93	\$849,689.17	\$439,692.72	\$1,472,963.21	49,531	\$38.05	\$8.75	\$0.00	77.00%
Total	53,110	873	\$2,917,527.51	\$1,696,082.99	\$1,260,550.57	\$1,656,976.94	52,342	\$54.93	\$23.73	\$170,640.00	57.00%
			Savings	\$1,221,444.52	\$1,656,976.94						
				42%	57%						
					(Same store savings - annual per paid claim fee) / annual per claim fee	(Best claim savings - annual per paid claim fee) / annual per claim fee					
	PBM Admin Fees										
	Per paid claim	\$ 6.00		ROI	2.80	4.20					
	Per employee per month (PMPM)	\$ 1.00									
					(Same store savings + total rebates - annual per paid claim fee) / annual per claim fee	(Best claim savings + total rebates - annual per paid claim fee) / annual per claim fee					
	Projected Fees			ROI with rebates	3.37	4.74					
	Total annual per paid claim fees	\$ 318,660.00									
	Total monthly per paid claim fees	\$ 26,555.00									

J-CODES

- ✓ Running through the HEALTH plan
- ✓ 6-figure savings
- ✓ Mostly injectables
- ✓ Brown vs. White bag
- ✓ Rx + Facility Costs



PERFORMANCE BASED

- ✓ \$52K in “normal” revenue
- ✓ 10% of the savings
- ✓ Client impact > \$1,000,000 NET
- ✓ Little/NO disruption

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HIGH IMPACT/ LOW CHANGE

CATEGORY	CURRENT (Fully Insured)	RENEWAL (Fully Insured)	BUCAH ASO (Self-Funded)	Independent TPA Cigna PPO OptumRX	Independent TPA Cigna PPO Transparent PBM
THIRD-PARTY ADMINISTRATION	n/a	n/a	\$239,857.92 total \$141.76 pepm	\$171,721.08 total \$101.49 pepm	\$171,721.08 total \$101.49 pepm
SPECIFIC STOP-LOSS	n/a	n/a	\$100,000 ded. \$190.11 pepm \$322,596.72 ann.	\$75,000 ded. \$292.43 pepm \$494,797.68 ann.	\$75,000 ded. \$242.72 pepm \$410,689.32 ann.
AGGREGATE STOP-LOSS	n/a	n/a	Att. Pnt. \$2,245,284 \$14.60 pepm \$24,703.20 ann.	Att. Pnt. \$2,126,283 \$9.60 pepm \$16,243.20 ann.	Att. Pnt. \$1,575,947 \$10.87 pepm \$18,392.04
EXPECTED COST	n/a	n/a	\$2,383,385	\$2,483,788	\$2,176,749
MAXIMUM COST	\$2,634,156	\$2,686,797	\$2,832,442	\$2,909,045	\$2,570,736
POTENTIAL CHANGE (exp/max) \$\$\$	Current	2% ↑ \$52,641	7% ↓ \$250,771 10% ↑ \$198,286	6% ↓ \$150,368 11% ↑ \$274,889	17% ↓ \$457,407 2% ↓ \$63,420

A light brown dog is sitting on a light-colored tiled floor, looking upwards with its right paw raised. The dog has a collar with a tag that says "MIA". The background is a plain, light-colored wall. The word "QUESTIONS?" is overlaid in large, yellow, sans-serif capital letters.

QUESTIONS?

MY MOM SAYS THE ONLY STUPID QUESTION IS
THE ONE NEVER ASKED

TRANSPARENT HEALTH BENEFITS - CALL TO ACTION

Drug Name	Drug Type	Bio Found	Claim Count	Avg Claim Amt	Best Total Claim Amt	PBM Total Claim Amt	PBM Savings	Best Total Claim Amt	PBM Best Savings
Atorvastatin Calcium	G		7,412	\$34.47	\$255,761.46	\$22,600.07	\$233,161.39	\$22,600.07	\$233,161.39
Rosuvastatin Calcium	G		2,212	\$37.27	\$187,135.58	\$7,924.03	\$195,059.61	\$7,924.03	\$195,059.61
Simvastatin	G		1,312	\$20.16	\$51,965.24	\$6,070.81	\$58,036.43	\$6,070.81	\$58,036.43
valiAD/clovis HQ	G		1,312	\$106.58	\$13,755.38	\$1,973.38	\$15,728.76	\$1,973.38	\$15,728.76
Pravastatin Sodium	G		2,212	\$18.83	\$4,011.27	\$8,662.55	\$25,554.72	\$8,662.55	\$25,554.72
Methylphenidate HCl ER	G		1,312	\$128.74	\$168.86	\$28,947.33	\$9,406.62	\$20,540.71	\$9,406.62
Shingrix	B		1,312	\$176.23	\$144.40	\$209,647.94	\$89,865.35	\$119,782.59	\$89,865.35
Montelukast Sodium	G		1,312	\$42.69	\$3.25	\$18,775.88	\$1,278.20	\$15,497.68	\$1,278.20
Osetamivir Phosphate	G		1,312	\$112.49	\$37.03	\$22,834.99	\$7,516.74	\$15,318.25	\$7,516.74
Trulicity	B		1,312	\$205.91	\$755.64	\$79,510.70	\$44,904.80	\$34,605.90	\$44,904.80
Amphetamine-Dextroamphetamine ER	G		1,312	\$122.56	\$42.97	\$21,080.78	\$7,218.63	\$13,862.15	\$7,218.63
Duloxetine HQ	G		1,312	\$68.43	\$7.72	\$14,985.22	\$1,691.73	\$13,293.49	\$1,691.73
Escitalopram Oxalate	G		1,312	\$33.99	\$3.11	\$14,121.24	\$1,330.48	\$12,790.76	\$1,330.48
Ethinodiol/Ethinyl Estradiol	G		1,312	\$190.16	\$36.06	\$16,817.61	\$4,038.91	\$12,778.70	\$4,038.91
Estradiol	G		1,312	\$82.02	\$28.08	\$19,029.63	\$6,113.83	\$12,915.80	\$6,113.83
Drospirenone/Ethinyl Estradiol	G		1,312	\$42.38	\$12.48	\$17,736.25	\$5,217.03	\$12,519.22	\$5,217.03
Doxycycline Hyclate	G		1,312	\$70.09	\$9.72	\$13,948.44	\$1,933.57	\$12,014.87	\$1,933.57
Omeprazole	G		1,312	\$23.69	\$2.58	\$13,007.47	\$1,415.56	\$11,591.91	\$1,415.56
Amoxicillin-Pot. Clavulanate	G		1,312	\$37.00	\$8.65	\$14,467.69	\$3,380.77	\$11,086.92	\$3,380.77
Clobetasol Propionate	G		1,312	\$179.16	\$38.27	\$14,198.99	\$3,138.37	\$11,060.62	\$3,138.37
Pancosone Sodium	G		1,312	\$27.84	\$3.08	\$11,940.28	\$1,299.79	\$10,640.49	\$1,299.79
Gentamicin HQ	G		1,312	\$25.50	\$2.81	\$11,830.42	\$1,303.59	\$10,526.83	\$1,303.59
Ondansetron	G		1,312	\$81.40	\$6.18	\$11,070.70	\$940.83	\$10,129.87	\$940.83
Masalamine	G		1,312	\$500.87	\$187.70	\$18,027.90	\$6,006.34	\$12,021.56	\$6,006.34
Vivelle Vivid	G		1,312	\$207.88	\$109.52	\$17,536.01	\$7,523.91	\$10,012.10	\$7,523.91
Lo Loestrin Fe	B		1,312	\$172.94	\$141.88	\$93,955.81	\$44,267.75	\$49,688.06	\$44,267.75
Losartan Potassium	G		1,312	\$19.81	\$4.10	\$12,088.95	\$2,499.70	\$9,589.25	\$2,499.70
Zantac	B		1,312	\$611.84	\$500.13	\$50,782.50	\$41,510.85	\$9,271.65	\$41,510.85
Tri-Lipo-Synec	G		1,312	\$46.63	\$6.72	\$10,736.18	\$1,775.19	\$8,960.99	\$1,775.19
Lactulose	B		1,312	\$1,475.92	\$1,234.14	\$54,608.13	\$45,663.00	\$8,945.13	\$45,663.00
Verifastine HQ ER	G		1,312	\$44.36	\$8.46	\$10,468.93	\$1,995.64	\$8,473.29	\$1,995.64
amlodipine Besylate	G		1,312	\$15.02	\$1.49	\$9,251.65	\$916.42	\$8,335.23	\$916.42
lupron HQ ER (AL)	G		1,312	\$34.17	\$8.98	\$10,864.70	\$2,855.34	\$8,009.36	\$2,855.34
Gabapentin	G		1,312	\$31.74	\$7.05	\$10,221.78	\$2,269.62	\$7,952.16	\$2,269.62

EXCLUSIVE
FOR YOU

Create Value

Med Name	Dosage	Spend	MAP	IPP	IPT
ATROVENT	AER 17MCG	\$391.27		Yes	
DALIRESP	500MCG	\$382.65		Yes	
TOVIAZ	8MG	\$343.55		Yes	
INCRUSE ELPT	62.5MCG	\$336.65		Yes	
ULORIC	80MG	\$332.88		Yes	
FLOVENT DISK	250MCG	\$254.93		Yes	
LOTEMAX SM	0.0038	\$199.88		Yes	
EDARBYCLOR	40/12.5	\$194.04		Yes	
ARNUTY ELPT	50MCG	\$175.53		Yes	
QVAR	40MCG	\$171.23		Yes	
TWINRIX		\$115.00	Yes		
RENVELA	800MG	\$84.47		Yes	
ENBREL SRCLK	50MG/ML	\$0.00	Yes	Yes	Yes
LATUDA	40MG	\$0.00		Yes	
ENBREL MINI	50MG/ML	\$0.00	Yes	Yes	Yes
Total		\$1,709,290	\$970,515	\$1,536,198	\$815,401

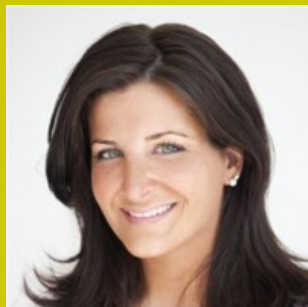
GET YOUR OWN RX ANALYSIS

A person in a dark suit is holding a glowing lightbulb in their hands. The lightbulb is illuminated, casting a warm glow. The background is dark and out of focus.

PARTING SHOTS

If you only do 1 thing...

TRANSPARENCY IN RX



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SPECIALTY DRUG COST



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TRANSPARENT HEALTH BENEFITS



✓ SAVE THE DATE

- 5/20 = Next Employer Facing Webinar
- You Can't Impact The Past: ↑ Advocacy + ↑ Quality = ↓ Cost

✓ HRCI/SHRM Certification

- After completing the webinar, fill out the form on <https://thb.health/academy/>



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Creator of Transparent Health Benefits

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Thank You



CHANGE STARTS WITH YOU

