

SaveOnSP

Reducing plan costs by maximizing manufacturer's assistance for specialty drugs

The SaveOnSP program saves Medical Mutual customers and their plan members money by maximizing prescription drug copay assistance from pharmaceutical manufacturers. With SaveOnSP, plan savings on specialty drugs average nearly 13 percent while members' out-of-pocket responsibility is reduced to \$0.

About the program

- Targets more than 200 drugs across several therapy classes and maximizes the available manufacturer funding by applying a 30% coinsurance rate to all drugs across the board*
- Produces typical plan savings ranging from \$2.50 to \$4.50 per member per month (PMPM)
- Reduces members' out-of-pocket costs to \$0

Results

Client example	Impact for plan sponsors and members
1,000 members One year in the SaveOnSP program	\$40,000+ plan savings 13% savings on annual specialty drug spend <2% of patient population drove total savings

Important notes:

- Requires enrollment in Medical Mutual's Specialty Drug Solution where specialty drugs are filled exclusively by Accredo (owned by Express Scripts), Gentry Health Solutions (owned by Discount Drug Mart) and University Hospitals Specialty Pharmacy.
- 90 days to implement
- Plan sponsor must update plan documents for employees (e.g., summary plan description, Summary of Benefits and Coverage)
- Eligible clients include:
 - Self-funded plans
 - Non-grandfathered plans
 - Plans without health reimbursement arrangements (HRA) tied to the pharmacy benefit
 - Plans not offering Employer Group Waiver Plans or Medicaid

Note: Plans with health savings accounts (HSA) that pay on prescription drug benefits may enroll in the SaveOnSP program; however, for self-funded groups, we require approval from the group's legal counsel to implement it.

*The SaveOnSP program uses Affordable Care Act state benchmarks to designate select specialty drugs as non-Essential Health Benefits. These drugs are still covered by the plan, but their copays are not subject to plan benefit rules. If members refuse the SaveOnSP program, they will pay the new increased copays.

How it works

SaveOnSP goes beyond True Payment Processing and is Medical Mutual's next step in helping our plans manage the rising cost of specialty medications. With True Payment Processing, only what the member pays out of pocket is credited to his or her maximum out-of-pocket and/or deductible amounts. With SaveOnSP, the group also receives value from the manufacturer's assistance.

Example: Otezla, a specialty drug used to treat psoriasis Cost: \$3,815.76 for a one-month supply (60 tablets)

Member's Published Cost Share	Member Deductible	Member Maximum Out of Pocket	Manufacturer's Assistance	Manufacturer Pays
20% up to \$250	\$0	\$4,000 per year	Member pays \$0	\$750 per 30-day fill

	True Payment Processing	SaveOnSP
Member's published cost share:	20% up to \$250	30% coinsurance (\$3,815.76 * .3 = \$1,144.73)
Manufacturer pays:	\$250 per fill	\$1,144.73 per fill
Member pays:	\$0 per fill	\$0 per fill
Member gets:	\$0 credited to their out-of-pocket maximum	\$0 credited to their out-of-pocket maximum
After 12 fills for year:		
Total annual cost paid by member:	\$0	\$0
Total annual cost paid by manufacturer:	\$3,000 (\$250 x 12)	\$9,000 (\$1,144.73 for 7 fills, then \$986.89 for 1 fill to reach \$9000 maximum)
Total annual cost paid by employer group:	\$42,789.12 (((\$3,815.76 * 12) - \$3000)]	\$36,789.12 (((\$3,815.76 * 12) - \$9000)
Annual savings from SaveonSP compared to True Payment Processing:		
Gross savings:	\$6,000	
SaveOnSP charges:	25% of gross savings = \$1,500 (\$6,000 x 25%)	
Total cost to group with SaveOnSP (drug cost plus SaveOnSP fee):	\$38,289.12 (\$36,789.12 + \$1500)	
Net savings to group:	\$4,500 (\$42,789.12 - \$38,289.12)	