

**Product Review** Reprint # 56-03

**Free Prescription Drug Cards**

*Filling the Rx Coverage Gap*

By John Mack

There are millions of people who are without insurance for prescription drugs. Medicare and pharmaceutical company patient assistance programs (PAPs) have helped, but there is still room to do more. A free prescription drug card offered by YourRxCARD.com of Baton Rouge, LA attempts to fill the gap in coverage.

**The Gaps**

"I estimate is that there are 25 to 26 million Americans that have no Rx drug coverage at all," says Rex Bowden, President, Group Net, LLC, which runs YourRxCARD.com. The site offers discounts up to 75% of the cost of drugs.

"Everyone is eligible," says Bowden, "but we are targeting people with no insurance or who are underinsured or have high deductible insurance or have gaps in their Rx coverage." Millions of Americans fall into one or another of these categories.

The Medicare Part D prescription coverage, for example, includes the infamous "doughnut hole," which is reached when beneficiaries' annual drug spending hits \$2,250, at which point they will have to pay \$3,600 in out-of-pocket costs before coverage resumes. It is estimated that 6.9 Medicare enrollees could reach the hole.

While the pharmaceutical industry has patient assistance programs to help patients who cannot afford their medications, these cover only a portion of the need. For one thing, eligibility varies and not all drugs may be covered. Some companies will only help if applicants are not

receiving any other private or publicly funded drug benefits.

YourRxCARD.com is unique in that it is free—there is no premium as in gap coverage programs offered by organizations like AARP. Such programs are also subject to a deductible or co-pay and there is a premium that must be paid by each participant in the program.

"Also, many people learn when they try to use these programs that one or more of their drugs may not be covered because they are not in the formulary for the plan," says Bowden. "The free YourRxCARD program does not distinguish between formulary and non-formulary drugs. If it's a prescription drug, it's covered by the program and at least some discount is available. Everyone can benefit from this program—even people who participate in other programs."

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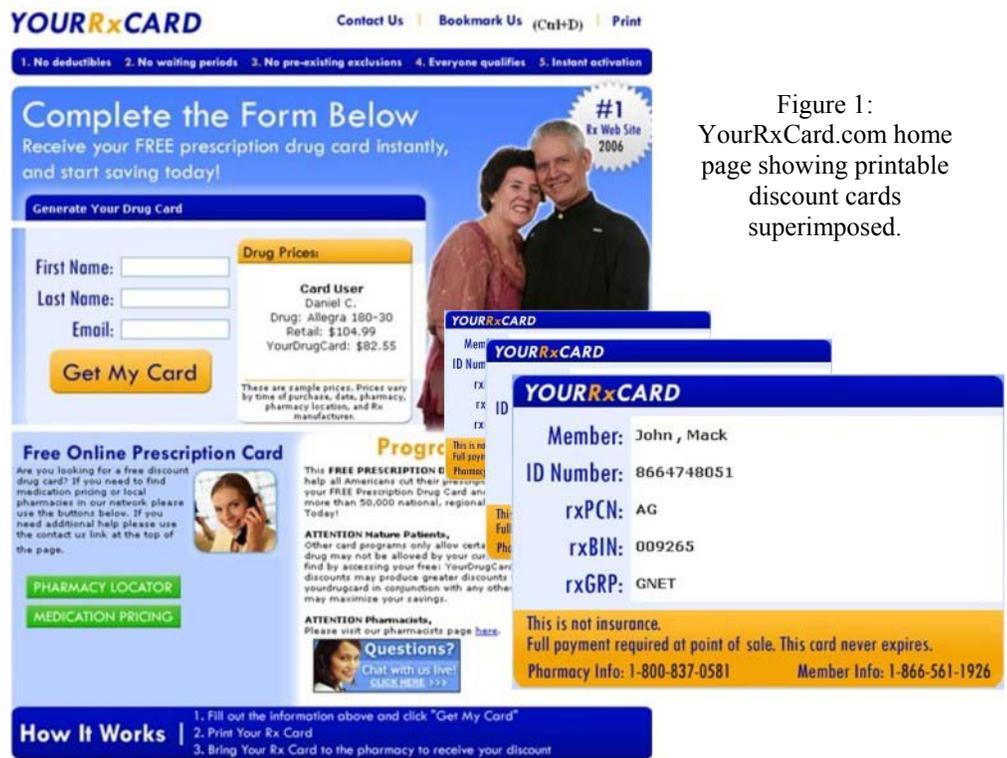


Figure 1: YourRxCARD.com home page showing printable discount cards superimposed.

DRUG YOU SELECTED  
PRAVACHOL

New Search

Online drug prices are updated weekly and may vary at time of purchase. Prices may vary slightly by pharmacy. For the most accurate pricing, please click on the pharmacy pricing tool icon (  ) presented in the results below.

Type	Drug Name	Strength	Quantity	Form	Tools	Price
BRAND	PRAVACHOL	10 MG	90	TABS (BOTTLE)	  	\$284.01
BRAND	PRAVACHOL	20 MG	90	TABS (BOTTLE)	  	\$288.54
BRAND	PRAVACHOL	20 MG	100	TABS (BOX)	  	\$307.97
BRAND	PRAVACHOL	40 MG	90	TABS (BOTTLE)	  	\$421.41
BRAND	PRAVACHOL	40 MG	100	TABS (DISP PACK)	  	\$449.92
BRAND	PRAVACHOL	80 MG	90	TABS (BOTTLE)	  	\$421.41
BRAND	PRAVACHOL	80 MG	100	TABS (DISP PACK)	  	\$449.92

TOOL KEY



**Pharmacy Pricing Tool**

Pharmacy pricing may vary slightly from pharmacy to pharmacy. To increase pricing accuracy, click on this tool for the drug entry closest to your prescription and enter your zip code. The tool will return local pharmacies and their price for the select drug. If necessary, you will also be able to adjust the drug quantity.



**Drug Substitution Tool**

In many cases there are drug substitutions available for your current prescription that may yield significant savings. Drug substitutions are considered pharmaceutical equivalent drug products because they contain the same active ingredient(s), dosage form, route, and strength or concentration. Drug substitution products should be presented to your physician to determine if they are suitable for your particular situation. Click on this tool to identify available drug substitutions.



**Mail Order Pricing Tool**

Additional savings (as high as 70%) can be realized through our Mail Order service. Click on this tool to display the mail order price for the selected drug. In addition, the tool will also display drug substitutions along with their respective mail order price. To learn more about drug substitutions, read the Drug Substitution Tool description above. For your convenience, a downloadable mail order application is also available from this tool.

Figure 2: Drug Pricing Tool. This shows the average or typical discount prices available for the selected drug, including its different dosage forms. You can then click on the appropriate tool for more detailed information, such as the price of 40 mg tablets of Pravachol at local pharmacies (see Figure 3).

Drug	Dose/Count	Retail Cost	YourRxCard Cost	% Savings
Allegra	180/30 mg	\$104.99	\$ 82.55	21%
Amoxicillin	500/30 mg	\$ 19.99	\$ 10.82	46%

Table 1: Examples of Savings Possible

Continued...

### How Can It Be Free?

YourRxCard is a form of patient assistance program, but it is owned and run by participating pharmacists who benefit by getting immediate payment at the point of sale rather than waiting for re-imbursement by Pharmacy Benefit Managers (PBMs). For the pharmacist, therefore, the YourRx-Card program is better than a traditional card program where payment is made by a third party (eg, government or employer) after a delay.

Each participating PBM works through a network of pharmacies that have agreed in advance to a price they will charge for drugs under the program. "Typically you see a price that is in the range of AWP minus 14-15% plus a dispensing fee of \$1 to

\$3 depending on the PBM," says Bowden. About ten cents per subscription goes towards covering program administrative costs.

### The YourRxCard.com Web Site

Anyone can sign up and instantly get a YourRxCard by accessing the Web site ([www.yourrxcard.com](http://www.yourrxcard.com)) and entering minimal information: first name, last name, e-mail address (see Figure 1, pg. 2).

A scrolling window on the Web site shows some examples of typical, actual savings, which vary by location due to volume and competition. Table 1 illustrates just two examples of the savings possible (see below).

*Continued...*

### PHARMACY PRICING TOOL

Find Pharmacies

Product: **PRAVACHOL 40 MG TABS (BOTTLE)**

Quantity:

Zip Code:    Sort By:

#### Search Results

Pharmacy	Distance	Price
Heritage Pharmacy 1091 General Knox Road Washington Crossing, PA18977 215 321-767	4.51 mi	\$421.41
CVS PHARMACY #00813 1034 SECOND STREET PIKE RICHBORO, PA18954 2153224060	3.77 mi	\$426.21
RITE AID PHARMACY #454 800 BUSTLETON PIKE #A10 RICHBORO, PA18954 2153571345	3.77 mi	\$435.80

Figure 3: The Pharmacy (Pricing) Tool. This shows the latest discount prices of 40 mg Pravachol tablets in local area pharmacies.

### The Pricing Tool

If you click on "MEDICATION PRICING," you can get an instant estimate of the discounted price for any drug entered (see Figure 2, pg. 2). Drug prices may vary slightly from pharmacy to pharmacy. The Pharmacy Tool allows users to see the latest online prices offered by pharmacies in the area (see Figure 3, below).

### Everybody Wins

Bowden, who has 31 years of experience in employee benefits and group health insurance for large employers, believes that the YourRxCard program represents one of the rare situations where everybody wins. "The patient who needs the drug obviously wins," says Bowden. "And the pharmacy and pharmaceutical companies win by offering products at lower prices to people who otherwise may not be able to afford them."

The more people that use the program, the greater will be the benefits. The main challenge right now is getting the word out. Bowden hopes that his colleagues in the pharmaceutical industry and pharmaceutical marketers like you will help bring more attention to the program.

Pharma Marketing News

## YOUR<sub>Rx</sub>CARD

To find out more about the YourRxCard program, visit the Web site at [www.yourrxcard.com](http://www.yourrxcard.com) or contact:

### Rex C. Bowden

Phone: 225-273-2754

Fax: 225-273-2652

Email: [rx@group-net.org](mailto:rx@group-net.org)

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