

# MRx Select Savings

## A specialty drug savings program in collaboration with Paydhealth

Magellan Rx Management has joined forces with Paydhealth to create the MRx Select Savings program for members using targeted specialty drugs. MRx Select Savings includes enhanced alternative funding and financial case management, which can result in savings of 50% or more, while also reducing member costs.

MRx Select Savings focuses on the economic needs of your members while linking to services already included in Magellan Rx's award-winning clinical programs. Let's dig in and answer some frequently asked questions about this program.

### **This program seems too good to be true! Aren't these programs for people with no coverage?**

Specialty alternative funding is real and viable. Many of these programs have existed for more than fifteen years, and the market has steadily grown year over year. Most of these programs are specifically designed for members who have some form of health benefit coverage.

### **Where does the funding and discount come from?**

The funding comes from various benefactors, including public and private organizations, grant programs and other endowments. Many benefactors are healthcare organizations focused on maintaining access to specialty drugs.

### **How will this impact my members and their experience?**

Most members will see little or no out-of-pocket costs for specialty drugs that receive alternative funding. When a specialty drug claim is processed through the Magellan Rx system, it is automatically flagged for a prior authorization review. This is standard procedure that assures that the specialty drug is appropriately used in keeping with medical necessity requirements. While this clinical review is in process, a simultaneous administrative review of the alternative funding market is completed.

The MRx Select Savings program is a "chaperone" service. During the administrative review, a financial case coordinator places a welcome call to the member to enroll them in the program. The program enrollment interview takes about 10 minutes, the case coordinator will review alternate funding options and requirements with the member. Any forms requiring member attestation and signature will be reviewed during this interview. The entire process routinely takes less than 72 hours.

### **Will my members experience a disruption to their medication regimen?**

No, the program is specifically designed to ensure that your members will not experience a delay or disruption to their treatment regimen.

### **What are the qualification criteria?**

While each alternative funding program will have its own unique qualification criteria, the following are typical areas for consideration:

- Household characteristics, including those related to the size and income of the household
- Residency and US citizenship status
- Medical condition confirmation that there is no "off-label" use, in other words that the specialty drug in question is being prescribed based upon FDA approved use for that medication



### **Will specialty drugs be excluded from plan coverage?**

No, this is an important advantage of the program. The MRx Select Savings program does not exclude specialty drugs from coverage. If such alternate funding is available, the financial case coordinator works closely with the member to access it. If it is not, your plan may provide options to have your case reconsidered.

### **How will the program be implemented and communicated?**

We work directly with the benefits consultant, the third-party administrator and the plan to develop an implementation plan. This plan considers all aspects of the process, including plan updates, communication to members, identification of current specialty drug users, member outreach and enrollment.

### **What about members who are non-compliant?**

Our experience indicates that very few members will be non-compliant. In these instances, communication is key. Financial case coordinators make every effort to engage non-compliant members, and if unsuccessful, they will reach out to the plan for assistance.

### **Does this program include all specialty drugs?**

While the program covers a vast majority of specialty drugs, certain categories are not included by the MRx Select Savings program. These categories include specialty drugs used in an urgent or emergent care setting that are typically administered in a physician's office. Example categories are allergens and toxins, visco supplements, infertility medications, IUDs, and blood thinners. Also, biosimilars and generic or multisource drugs are not included in the program.

### **Does the MRx Select Savings program include personal importation (Canadian Pharmacy) or pharmacy tourism?**

No, the program includes only U.S. sourced medications. This program is designed to case manage the funding of specialty drug prescriptions and it does not provide access to products dispensed by pharmacies located outside of the United States of America.

### **Are there fees associated with the MRx Select Savings program? How will I be billed?**

MRx Select Savings program fees are based on the success of the program. Most plans do not incur fees unless or until the program generates savings to the plan. Invoicing is processed via your third-party administrator monthly. Full reporting is available as well. This program may impact specialty drug rebates—please check with your Magellan Rx representative since each group may be different.

### **What is the impact on the plan? How are plan document changes handled?**

The implementation of the MRx Select Savings Program is considered a nonmaterial modification to the Plan. Paydhealth will provide suggested updates to the Plan Document outlining definitions and what is included as part of the MRx Select Savings program.

### **Does this program impact compliance with the Affordable Care Act?**

No. Since MRx Select Savings does not exclude specialty drugs from coverage, the program does not reduce the actuarial valuation of the plan and does not impact compliance with the Affordable Care Act. This is a significant advantage of the program.






### **What about members who don't qualify for alternative funding?**

A significant percentage of members will be eligible for some amount of alternate funding that addresses the cost of a specialty drug prescription. The program includes a documented appeals process that allows the specialty drug claim to come back into the plan for benefit reconsideration.

### **Are there stop-loss insurance implications?**

A major advantage of the Magellan Rx Select Savings program is that it does not exclude specialty drugs from coverage. Therefore, in the event alternative funding cannot be obtained for a member, our documented appeals process allows for the specialty drug claim to come back into the Plan for Stop Loss insurance approval as a benefit reconsideration. This is important because Stop-loss policies provide for reimbursement of claims that meet plan criteria and coverage exclusions typically do not qualify. Most Stop Loss Carriers have a favorable view of our MRx Select Savings program. We are happy to provide your Stop Loss Carrier with the details of our savings analysis and claims data to help them to underwrite your program. In many instances we have seen reductions in Stop Loss premiums or other considerations with the implementation of our program.

### **Want to learn more? Connect with us!**

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