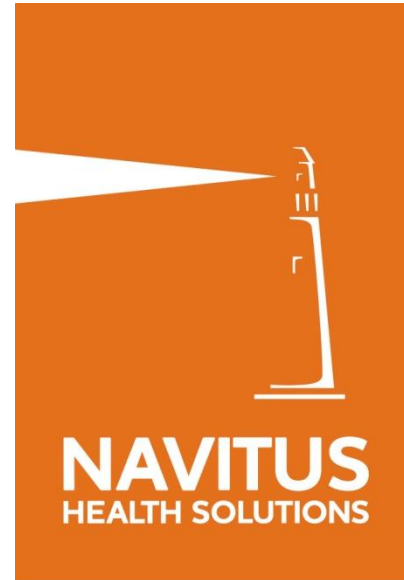
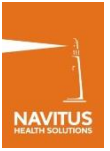


# How to Estimate the Cost of a Prescription

Pam Olson  
Sr. Client Services Executive  
Navitus Health Solutions



# INTRODUCTION



- Estimating prescription drug costs for future fills is impacted by a number of factors, which can make this seem like a difficult task.
- All estimates are just that - **ESTIMATES** - based on today's drug costs and contracted rates.
- Prescription drug costs change frequently.
- Insurance contracted rates can also change frequently.
- **EXAMPLE**
  - Drug A may cost \$100 in October 2014.
  - Drug A (same drug) may cost \$150 in January 2016.

# NECESSARY RESOURCES



- Know your benefit options for 2016
  - Will you be enrolled in an HDHP plan, which requires you to pay the full cost of your drugs until the deductible is met?
  - Will you be enrolled in a non-HDHP plan where the new coinsurance levels will apply right away?
- Reference the current prescription drug formulary to determine coverage level for specific drugs
  - Members can access Navitus' Member Portal – Navi-Gate for Members to view the current formulary listing.
  - The formulary will list the coverage Level for each drug.

<u>Drug Name</u>	<u>Special Code</u>	<u>Level</u>	<u>Category</u>
8-MOP CAP	-	2	DERMATOLOGICALS
abacavir tab (ZIAGEN equiv)	ESP	4	ANTIVIRALS
abacavir/ lamivudine/ zidovudine tab (TRIZIVIR equiv)	ESP	4	ANTIVIRALS
ABILIFY DISCMELT (QL=2 tabs/day)	PA-QL	3	ANTIPSYCHOTICS/ANTIMANIC AGENTS
ABILIFY SOLN	PA	3	ANTIPSYCHOTICS/ANTIMANIC AGENTS

- Determine the copay or coinsurance percentage using the benefit plan design and the formulary coverage Level.



# CALCULATE YOUR ESTIMATED COST

1. ADD the amount your plan paid to the amount that you paid for the prescription (following slides show how to find this information).
2. Multiply the total from **step #1** by the coinsurance percentage found on your benefit schedule to determine **estimated** member copay based on 2016 benefit design and formulary coverage Level. Note the Maximum copay amounts.

## EXAMPLE

- Coinsurance Uniform Benefits Plan for 2016
- Formulary coverage Level = 2 (20% with \$50 maximum copay)



Plan paid  
\$250



You paid  
\$50



Total Drug Cost  
\$300

Level 2  
Coinsurance  
(20%)

X 0.20 = \$60

**Your  
COPAY**  
**\$50**  
(\$50 maximum)

\*NOTE: Drug prices and contracted rates can change daily. All cost calculations will be estimates.

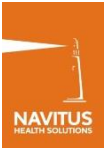
# ESTIMATING DRUG COSTS



There are a few resources for estimating your current prescription drug out-of-pocket expenses.

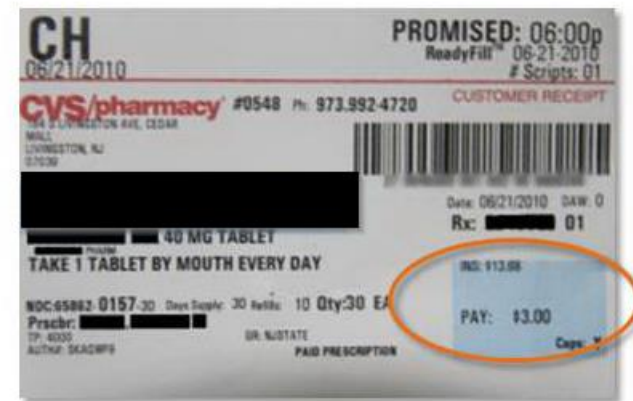
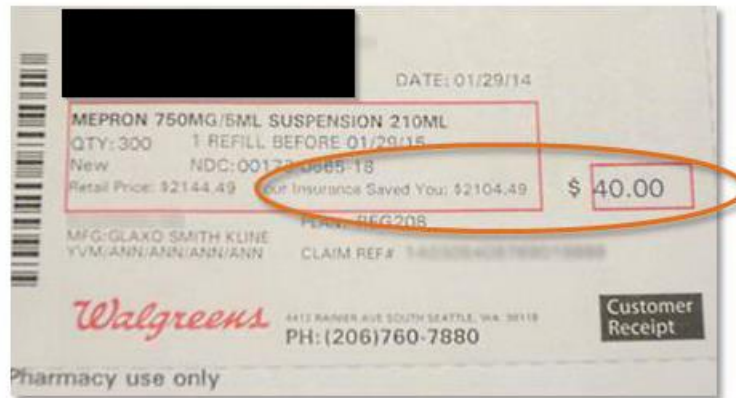
- Talk to your **Pharmacist**
- Review your **Pharmacy Receipts**
- Check Navitus Member Portal – **Navi-Gate for members** for your **Medication History**
- **What's My Copay** on **Navi-Gate for members**
  - **What's My Copay** is based on CURRENT benefit plan enrollment. This option is NOT an option for estimating future copays with a new benefit plan. For 2016 estimates, only those members that currently have the HDHP and intend on keeping the HDHP in 2016 can utilize this tool at this time.

# TALK TO YOUR PHARMACIST



- Ask the Pharmacist to provide the full negotiated cost for your prescription, using your insurance information to process the claim.
- Follow the steps on Slide 4.

# REVIEW YOUR PHARMACY RECEIPTS



- Some pharmacies provide the Plan's portion, along with your copay amount.
- If you do not understand your pharmacy receipt, ask your Pharmacist to explain it to you.
- Follow the steps on Page 4.

# CHECK NAVITUS MEMBER PORTAL NAVI-GATE for members



The screenshot displays the NAVI-GATE for members website. At the top, the logo reads "NAVI-GATE for members" with the tagline "YOUR TRUSTED PARTNER FOR TRANSPARENT PHARMACY BENEFIT SOLUTIONS". A language dropdown menu is set to "English" and a text size selector is visible. The main heading says "Welcome to Navi-Gate® for Members". Below this, a paragraph explains that the site is for finding information about pharmacy benefit plans and signing in. To the right, a login form titled "Please enter your User ID and Password below." contains fields for "User ID:" and "Password:", both with red asterisks. A "Logon" button is below the fields. A link "Forgot Password? Forgot User ID? Click here for new registrations" is circled in orange. At the bottom of the login form, there are links for "Terms & Conditions", "Privacy Policy", and "Contact Us", along with a note to "Download Adobe Reader" and a copyright notice for Navitus Health Solutions. An inset window shows "Registration Page 1 of 4" with a registration form containing fields for "Member ID:", "Last Name:", "First Name:", "Birth Date:" (with a calendar icon), "Country:" (set to "United States"), and "Zip Code:". "Continue" and "Cancel" buttons are at the bottom of the registration form.

To login:

1. If you're new to the site, click on "Click here for new registrations."
2. Enter your Member ID as found on your ID card.
3. Follow the prompts and instructions on the following pages to set up your online account.



# CHECK NAVITUS MEMBER PORTAL NAVI-GATE for members



The screenshot shows the NAVI-GATE for members login page. At the top left is the NAVI-GATE logo with the tagline "for members" and "YOUR TRUSTED PARTNER FOR TRANSPARENT PHARMACY BENEFIT SOLUTIONS". A language dropdown menu is set to "English" and a text size selector is visible. Below the header is a grey bar with the text "Welcome to Navi-Gate® for Members". The main content area has a left column with introductory text and a right column with a login form. The form includes fields for "User ID" and "Password", a "Logon" button, and links for "Forgot Password?", "Forgot User ID?", and "Click here for new registrations". The footer contains navigation links and copyright information.

**NAVI-GATE**  
for members

YOUR TRUSTED PARTNER FOR  
TRANSPARENT PHARMACY BENEFIT SOLUTIONS

English

Text Size: ■ ■ ■

Welcome to Navi-Gate® for Members

This is where you can find information about your pharmacy benefit plan. This resource is meant to help you keep up-to-date with details about your benefit. It is also here to give you useful information about drugs that may have been prescribed to you. You have to be a member to sign in.

Please enter your User ID and Password below.

User ID:  \*

Password:  \*

Logon

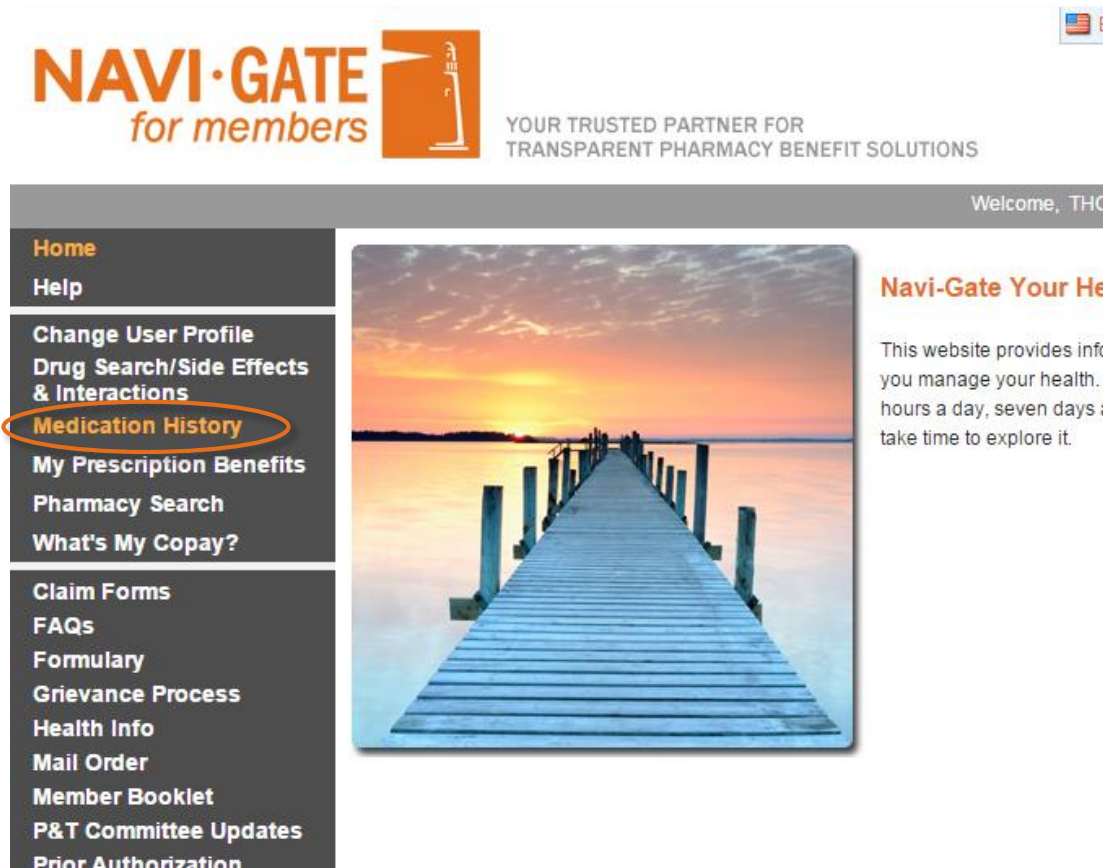
[Forgot Password?](#) [Forgot User ID?](#)  
[Click here for new registrations](#)

Home | [Terms & Conditions](#) | [Privacy Policy](#) | [Contact Us](#)  
Download Adobe Reader  
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To login:

1. **If you've visited the site before,** enter your User ID.
2. Add your password.
3. If you've forgotten your ID or your password, click on the "Forgot Password? Forgot User ID?" for instructions on retrieval.

# CHECK NAVITUS MEMBER PORTAL NAVI-GATE for members MEDICATION HISTORY



The screenshot shows the NAVI-GATE for members portal. The header includes the logo "NAVI-GATE for members" and the tagline "YOUR TRUSTED PARTNER FOR TRANSPARENT PHARMACY BENEFIT SOLUTIONS". A navigation menu on the left lists various services, with "Medication History" circled in orange. The main content area features a large image of a wooden pier extending into a body of water at sunset, and a section titled "Navi-Gate Your Health" with introductory text.

**NAVI-GATE**  
*for members*

YOUR TRUSTED PARTNER FOR  
TRANSPARENT PHARMACY BENEFIT SOLUTIONS

Welcome, THOI

- Home
- Help
- Change User Profile
- Drug Search/Side Effects & Interactions
- Medication History**
- My Prescription Benefits
- Pharmacy Search
- What's My Copay?
- Claim Forms
- FAQs
- Formulary
- Grievance Process
- Health Info
- Mail Order
- Member Booklet
- P&T Committee Updates
- Prior Authorization

**Navi-Gate Your Health**

This website provides information to help you manage your health. It is available 24 hours a day, seven days a week. Please take time to explore it.

From the menu select “Medication History” to find a list of prescriptions you’ve filled in the past.

# CHECK NAVITUS MEMBER PORTAL NAVI-GATE for members MEDICATION HISTORY



**NAVI-GATE**  
for members

YOUR TRUSTED PARTNER FOR  
TRANSPARENT PHARMACY BENEFIT SOLUTIONS

Welcome, JOE SAMPLE [Sign Out](#)

**Medication History**

Medication history will only return data for the last 18 months.

Viewing your medication history online is one way to help you track your prescriptions and their costs. Please select the date range for your medication history that you would like to view.

Please input the From and Thru dates and click the Search button to begin a search.

From  Thru

Subscriber Male 6/28/1963

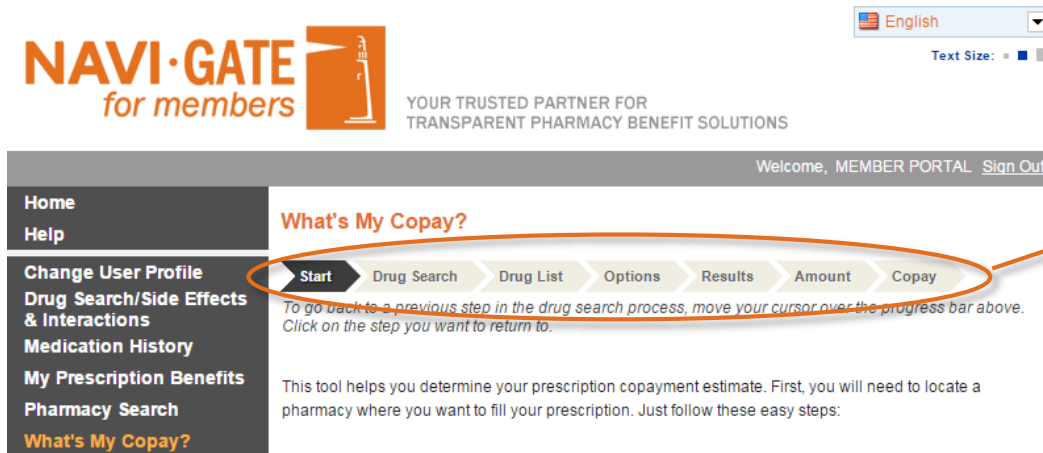
Subscriber	Male	12/31/1900	Printable Version				
Rx#	Fill Date	Drug Name	Pharmacy	Days Supply	Qty	Patient Pays	Plan Pays
7184474	06/29/2015	SIMVASTATIN TAB 40MG	SHOPKO PHARMACY 029	90	90.0	4.61	0.00
7184473	06/29/2015	LISINOPRIL TAB 40MG	SHOPKO PHARMACY 029	90	90.0	5.83	0.00
7184472	06/29/2015	HYDROCHLOROT CAP 12.5MG	SHOPKO PHARMACY 029	90	90.0	6.50	0.00

1. Choose your date range and click “Search.”
2. Your list of prescriptions is below.
3. Find the amount paid by you and the plan in the table in the columns on the right.

# WHAT'S MY COPAY

## Get information about a specific medication:

- Find available quantities and strengths
- Find participating network pharmacies
- See suggested alternatives for drugs not on your formulary
- Identify lower cost alternatives



The screenshot shows the NAVI-GATE for members website. The main heading is "What's My Copay?". Below it is a progress bar with seven steps: Start, Drug Search, Drug List, Options, Results, Amount, and Copay. The "Start" step is highlighted with a dark background and a white arrow pointing right. An orange oval highlights the entire progress bar, and an orange arrow points from the text "Progress Bar" to it. Below the progress bar, there is a note: "To go back to a previous step in the drug search process, move your cursor over the progress bar above. Click on the step you want to return to." Below that, there is a paragraph: "This tool helps you determine your prescription copayment estimate. First, you will need to locate a pharmacy where you want to fill your prescription. Just follow these easy steps:"

### Progress Bar

Click on any step to move back in the process.

# WHAT'S MY COPAY – COPAY



**YOUR TRUSTED PARTNER FOR  
TRANSPARENT PHARMACY BENEFIT SOLUTIONS**

English

Text Size: + -

Welcome, MEMBER PORTAL. [Sign Out](#)

**Home**

**Help**

**Change User Profile**

**Drug Search/Side Effects & Interactions**

**Medication History**

**My Prescription Benefits**

**Pharmacy Search**

**What's My Copay?**

**Claim Forms**

**Formulary**

**Health Info**

**Mail Order**

**P&T Committee Updates**

**Prior Authorization Forms**

**Specialty Pharmacy**

### What's My Copay?

Start
Drug Search
Drug List
Options
Results
Amount
Copay

*To go back to a previous step in the drug search process, move your cursor over the progress bar above. Click on the step you want to return to.*

*The information below is provided by Medi-Span.*

The copay amount listed is an estimate. Please consult your benefit plan for more details.

You have selected **AMOXICILLIN, 250 MG CAPS, generic drug, 100 EA per BOX.**

Please see important notes under your results.

**Messages for CUSTOM HEALTH PHARMACY, INC**

**Generic**

Drug within formulary. [View Details](#)

**Messages for Mail Order**

**Generic**

Drug within formulary. [View Details](#)

	CUSTOM HEALTH PHARMACY, INC	WELLDYNERX MAIL ORDER
	Generic	Generic
<b>Days Supply</b>	7	90
<b>Total Qty</b>	21	270
<b>Copay</b>	\$3.32	\$25.56
<b>Tax</b>	\$0.00	\$0.00
<b>Your Cost</b>	<b>\$3.32</b>	<b>\$25.56</b>

Get a copay for another drug using this pharmacy



# QUESTIONS?



## Share a Clear View

High-Touch Service

Lowest Net Drug Costs

Improved Member Health

