



NORTH RISK PARTNERS®

DOES YOUR HEALTH PLAN HAVE A DRUG PROBLEM?



PRESENTERS



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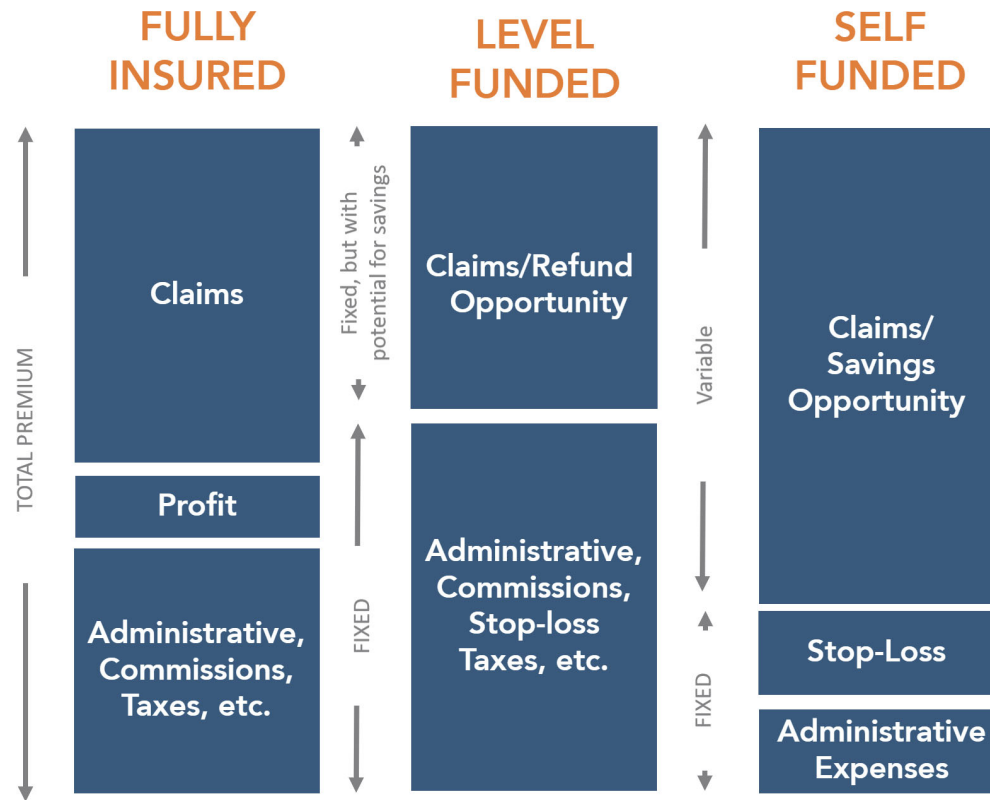


AGENDA

- How You Fund Your Health Insurance is Key to Transparency and Control
- What is a Pharmacy Benefit Manager (PBM)?
- Types of PBM Arrangements
- Pharmacy Benefit Challenges
- What You Should Know & Questions to Ask
- High Cost Specialty Medications
- Discount Cards: Pros & Cons
- Future Pharmacy Trends
- Q&A



HOW YOU FUND YOUR HEALTH INSURANCE IS KEY TO TRANSPARENCY AND CONTROL



WHAT IS A PHARMACY BENEFIT MANAGER (PBM)?

- PBMs

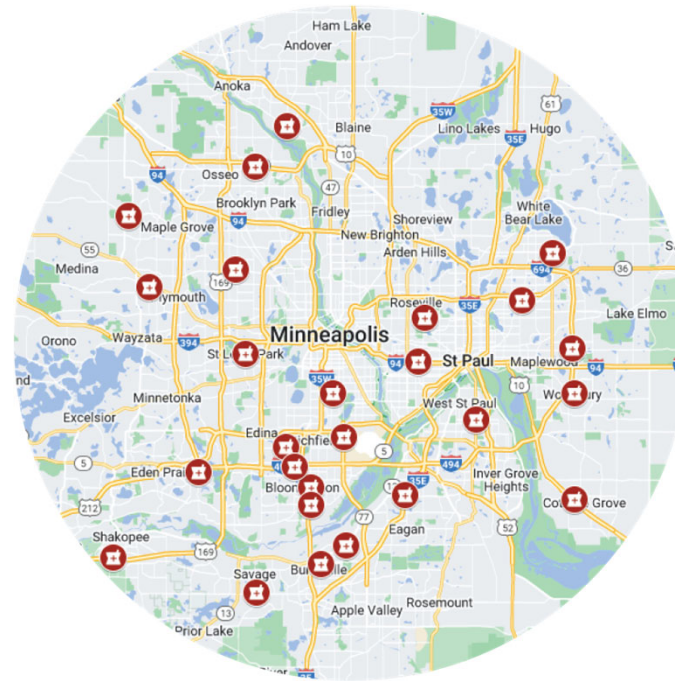
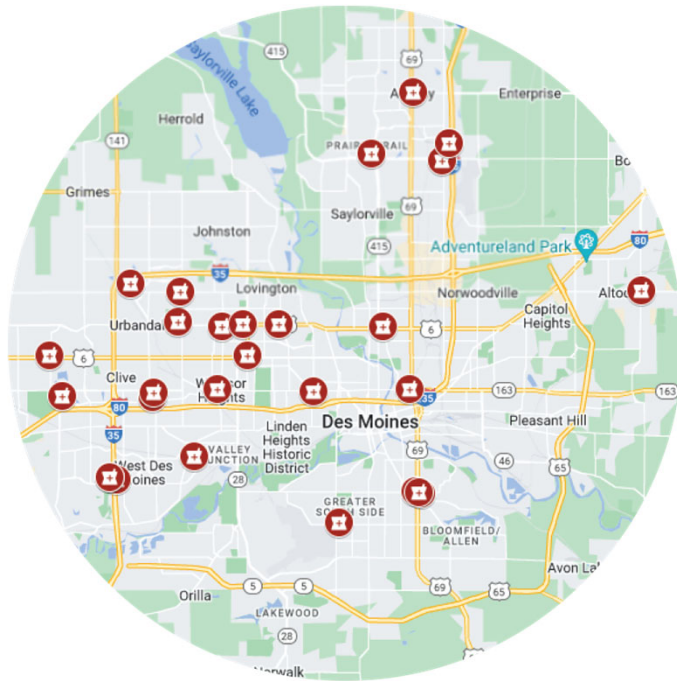


- Manages prescription drug benefits for employers, health plans, third party administrators (TPAs) and their plan members
- Maintains, designs and collaborates on prescription drug formularies
 - What drugs a member can access and what they pay



WHAT IS A PHARMACY BENEFIT MANAGER (PBM)?

- Manages network of pharmacies
 - Where member can obtain their medications



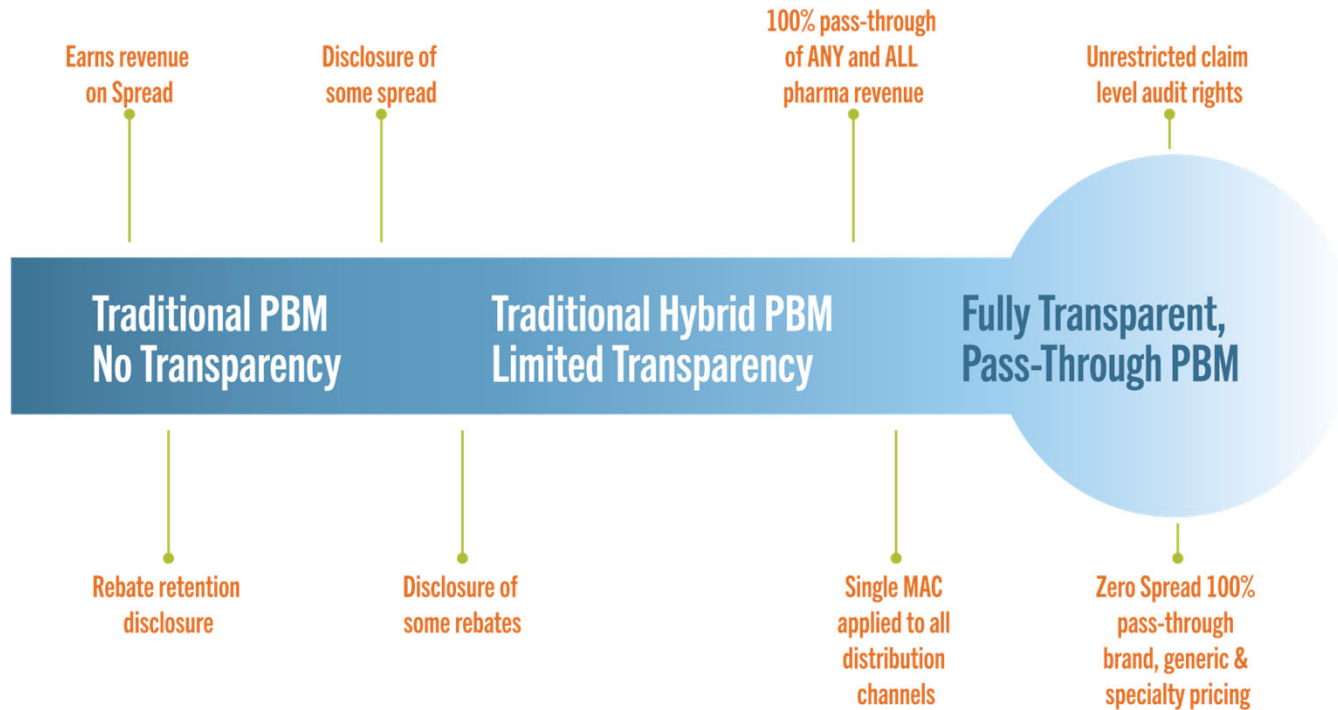
WHAT IS A PHARMACY BENEFIT MANAGER (PBM)?

- Provides clinical and utilization management
 - Optimizing member health & controlling costs
- Data exchange management

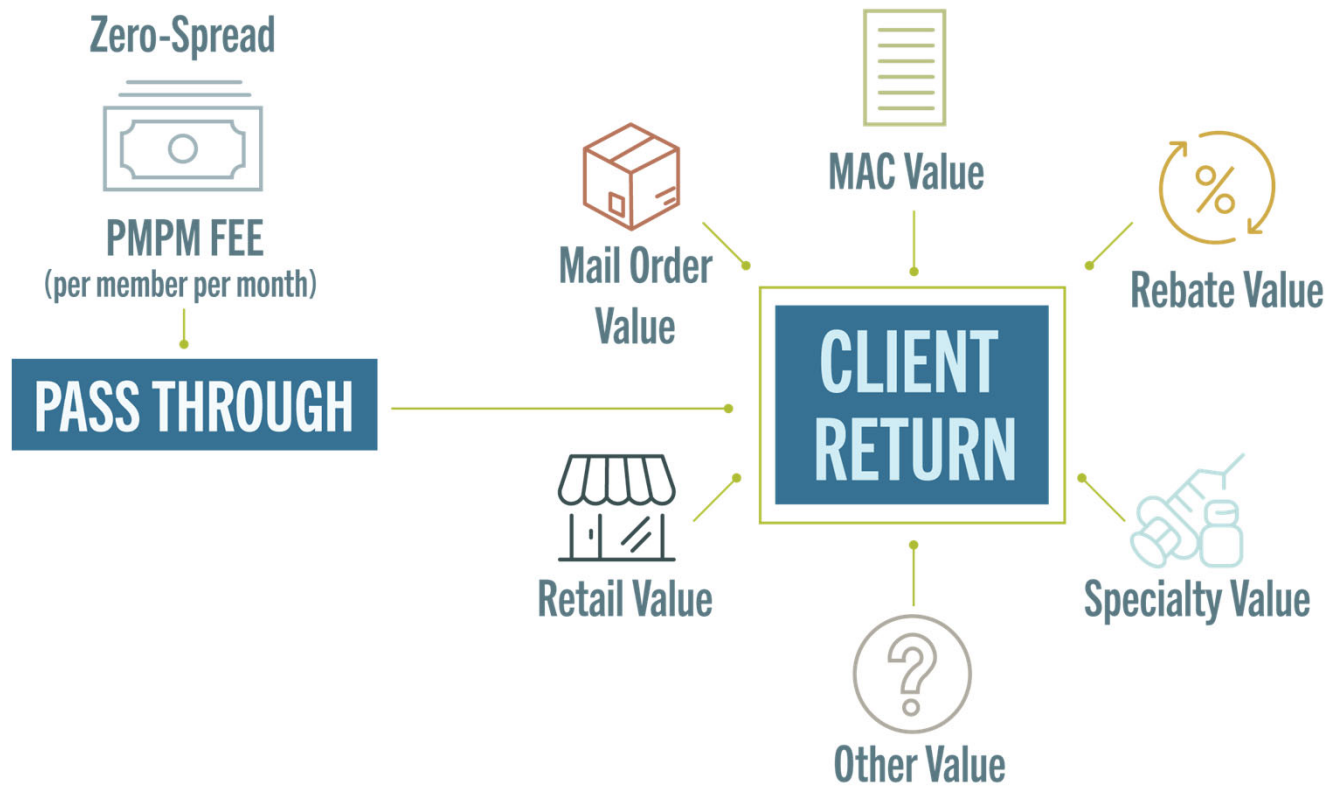


TYPES OF PBM ARRANGEMENTS

The Difference Between Traditional & Pass-Through PBMs



TYPES OF PBM ARRANGEMENTS



PHARMACY BENEFIT CHALLENGES



Availability of Data



Vague Contractual Terms



Spread Based Profits



Auditable Financials



Flexibility of benefit design—
plug and play opportunities



Lack Of Transparency

WHAT YOU SHOULD KNOW & QUESTIONS TO ASK



Pass Through

- What is **Really** passed thru?
 - Pharmacy discounts
 - Rebates
 - Over Performance

Transparency/Auditable Financials

- Access to Data & Rebate Pricing

Contracts

- Multi-year
- What's being locked in?



WHAT YOU SHOULD KNOW & QUESTIONS TO ASK

Guarantees

- What is guaranteed?
 - Network Rates
 - Rebates
 - Performance
- Are the guarantees book of business or client specific?
- Specialty Drug Guarantees
 - Overall Effective Rate
 - Individual Drug Pricing



WHAT YOU SHOULD KNOW & QUESTIONS TO ASK



Exclusions

- What claims are excluded?
- Who is getting the rebate payments from excluded claims?

Over-Performance

Payments & Reconciliation Timelines

Other Fees

- Termination



HIGH-COST SPECIALTY MEDICATIONS

What are Specialty Drugs?

- High Cost, High Complexity, and/or High Touch drugs that are often biologics and are used to treat complex or rare chronic conditions such as cancer, rheumatoid arthritis, hemophilia, HIV, Hepatitis C and more. Typically require special handling and may only be available through a limited distribution network.



HIGH-COST SPECIALTY MEDICATIONS

Why do Specialty Drugs matter?

- Most Clients - Specialty Drugs represent over 50% of all pharmacy spend, but only impact 2-3% of members

What solutions does your PBM offer to control costs?

- Specialty Drug List Pricing
 - Brand Name Drugs
 - Generic Drugs
 - Limited Distribution Drugs (LDDs)
- Clinical Programs & Patient Care Management
 - Does your plan have a unique member? (Oncology, Hemophilia, Multiple Sclerosis)



HIGH-COST SPECIALTY MEDICATIONS

- Utilization Management (Prior Authorizations)
- Other Specialty Solutions
 - Coupons, patient assistance, other vendor solutions

\$10 CO-PAY CARD^{*†}
For Commercially Insured Patients*

**ACTIVATE AT 1-855-ELIQUIS (354-7847)
OR www.ELIQUIS.com**

*Eligibility requirements and terms of use apply.
†Patient is responsible for applicable taxes, if any.

This offer is not health insurance.
Please see accompanying Full Prescribing Information, including **Boxed WARNINGS** and Medication Guide.

RxBIN: 610524 GRP: 50776822
RxPCN: LOYALTY ID:

Eliquis.
(apixaban) tablets 5mg
25mg

Ozempic® Savings Card

To get your offer, text*
BEGIN to 21848
or visit OzempicSavings.com
*Message and data rates apply.

Pay as little as \$25 for a 1-month, 2-month, or 3-month supply for up to 24 months.
Maximum savings of \$150 per 1-month, \$300 per 2-month, or \$450 per 3-month supply. Month defined as 28 days.

Eligibility and other restrictions apply. To receive offer, prescription must be for a 1-, 2-, or 3-month supply for commercially insured patients with coverage.

KIT:
OZEMPIC®
semaglutide injection 0.5mg, 1mg, 2mg

novonordisk Please see full Prescribing Information, including Medication Guide, or go to Ozempic.com.

PEEL **\$25 PER PRESCRIPTION**



DISCOUNT CARDS: PROS & CONS

- Discount on Prescriptions at Participating Pharmacies
- Employer Groups

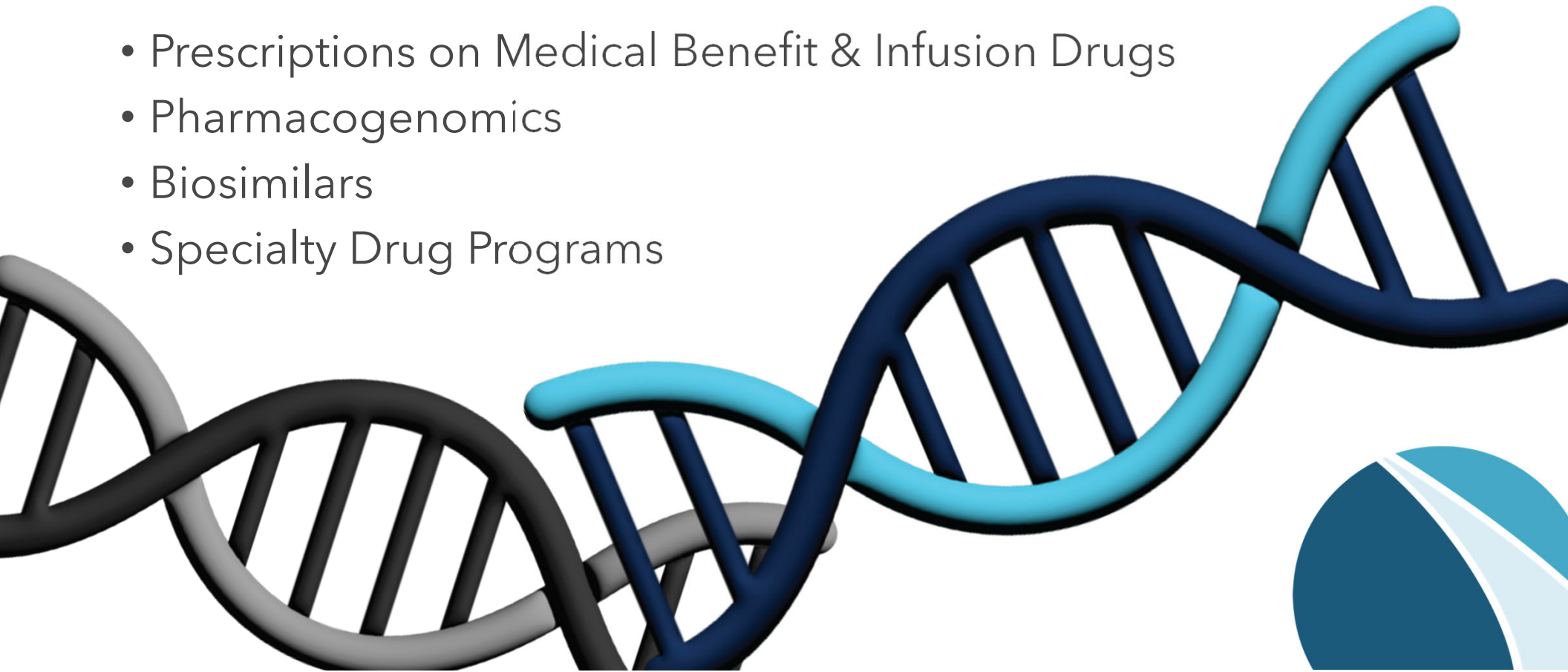
Pros
<ul style="list-style-type: none">❖ Offering for Part-Time Employees❖ Drugs Not Covered by Plan❖ Value Add at No Cost❖ Pet Medications

Cons
<ul style="list-style-type: none">❖ Doesn't Apply to Accumulator (Deductible or Out-of-Pocket Maximum)❖ Value/Impression of Employee Benefit Plan



FUTURE PHARMACY TRENDS

- Prescriptions on Medical Benefit & Infusion Drugs
- Pharmacogenomics
- Biosimilars
- Specialty Drug Programs



QUESTIONS?

