RxBenefits

Optimized benefits

require more than a one-size-fits-all approach



Integrated Carriers Promise...

A simplified “bundling” experience that rolls medical and pharmacy benefits into one plan – combining insurance, claims processing, and specialty/mail-order pharmacies for easier management and the size and scale to offer cost-effective rates and rebates.

Standardized Offerings with Limited Flexibility:

Market power & pricing impacts:
Integrated carriers exert significant control over plan drug pricing and may not offer total transparency around actual pharmacy costs, rebate tactics, spread pricing, contract terms, and plan performance.

Conflicts of interest:
Integrated carriers may employ preferential practices, such as favoring connected entities or requiring specialty prescriptions be filled at owned pharmacies.

Influence on healthcare choices:
Integrated carriers may limit choice by dictating pharmacy network options or mandating the use of their own specialty/mail-order pharmacies.

Quality of care issues:
Integrated carriers may fail to meet individual patient needs and provide inconsistent customer service.

Benefits of Carving Out Pharmacy Coverage

With a carved-out plan, pharmacy benefits are managed separately from medical benefits.

Carving Out Aligns to Client Priorities:

Control over costs & contracts:
Carving out provides better visibility into cost structures and contract terms, ensuring more transparency and sustainable savings.

Rigorous clinical management:
Carving out enables independent clinical experts motivated by patient care and not financial incentives to deploy strategies to better manage high- dollar specialty medications and address unique cost containment needs.

Enhanced flexibility:
A pharmacy-focused approach means solutions can be tailored to the specific needs of employers and their employees.

Uncompromised focus:
An exclusive focus on pharmacy benefits puts innovation and expertise up-front rather than in the back seat.

RxBenefits’ Carved-Out Approach Offers What Integrated Carriers Don’t

RxBenefits	Integrated Carriers (e.g. CVS, Cigna, UnitedHealthcare)
✓ Guaranteed clinical ROI	✗ Unclear or no guarantees
✓ Flexible contract length	✗ Rigid, long-term contracts
✓ Pharmacy-only expertise	✗ Mixed focus: medical and pharmacy benefits
✓ Marketplace of traditional & transparent PBMs	✗ Locked into off-the-shelf solutions
✓ Cost containment solutions	✗ Limited cost-reduction strategies
✓ U.S.-based customer service	✗ Offshore customer service
✓ Client-aligned financial model	✗ Focus on maximizing profits
✓ Independent prior authorization (PA) reviews	✗ Automated or biased clinical programs
✓ Transparent reporting & auditing	✗ Lack of transparent performance data

3 Key Takeaways

1. **Integrated Carriers:** Simplified on the surface but limit cost savings, flexibility, and competition.
2. **Carving Out:** Puts clients in control, offers unmatched transparency, and ensures clinical savings through innovative solutions and 100% focus on managing pharmacy benefits.
3. **RxBenefits Advantage:** A trusted, client-aligned partner delivering industry-leading flexibility, savings, and transparency without sacrificing member care.

Speak with an expert to learn how to maximize your pharmacy savings.

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