

Understanding How the MedicineCard Works

How do cards work? **Who** provides the discounts and why? **Where** do cards come from?

Since their introduction, over 10 years ago, prescription discount cards have saved consumers a tremendous amount of money. Sadly, most patients don't understand how these cards work, where to get one, or both. They end up paying full-price for prescriptions or, worse, never get them filled at all, with potentially serious or fatal consequences. The information below is intended to help clarify how these free cards work, and why they're such an important tool in helping patients to get their prescriptions filled.

How do cards work? MedicineCards are like “reusable prescription discount coupons”, allowing consumers access to lower drug prices when filling or re-filling prescriptions. Cards save up to 75% off, depending on the prescription being filled. They can be used by anyone, (with or without insurance, paying full-price or high co-pays) when filling their prescriptions at local pharmacies. When cardholder presents card to the pharmacy, the BIN #, PCN, Group #, and Member # from the card is entered into the pharmacy's computer. This gives the pharmacist access to a database of lower, pre-negotiated prices. On average, cards produce a better price than the pharmacy's regular prices, 8 out of 10 times. **Cardholders always get the lowest price, whether it's the discount card price, or the in-store pharmacy price.**

Who provides the discount? Discounts are negotiated and processed through BioScrip, Inc., our contracted pharmacy benefit management company (PBM). PBM's like BioScrip, CVS/Caremark, HealthTrans, Agelity, Medco, and Argus, to name a few, manages prescription drug plans for employers, insurers and other customers. PBM's negotiate lower drug prices and make money by reducing costs for health plan sponsors and their members.

Why do pharmacies honor the MedicineCard? Un-filled prescriptions generate zero pharmacy revenue, and no store traffic. Pharmacies honor the MedicineCard because it increases store traffic and prescription revenue, along with reinforcing pharmacy brand-loyalty and improved customer retention. Cards provide a legitimate means for pharmacies to offer discounts to their customers in need, through a controlled channel.

Where do cards come from? MedicineCards are given out, nationwide, by hospitals, clinics, and community assistance professionals, to help the general public gain better access to the prescriptions needed to get and stay healthy. There is **NEVER** a cost to the cardholder to use a card – only savings. The revenue we're paid, by the PBM, helps us to cover the cost of providing both cards and customer service to our community partners and cardholders.

**Order free cards to distribute to patients at www.medicinecard.org/cards
or by contacting Jim White, MedicineCard Client Support, at (231) 535-0075.**

Sign up for Drug Card Auto-ShipsSM at www.medicinecard.org/autoship