

DisclosedRx Savings Program Frequently Asked Questions

Who is DisclosedRx and are they part of my health insurance?

DisclosedRx is the prescription benefit manager your employer has selected. We are a separate entity from your health insurance, but we are a component of your overall healthcare program.

What is the DisclosedRx Savings Program?

The DisclosedRx Savings Program is a proven cost-containment solution helping members and their employers reduce pharmacy spend without compromising access.

Our Savings Program targets savings using three methods:

- Patient Assistance Programs (PAPs)
- Alternative Sourcing
- Manufacturer Copay Card Assistance

What if my drug requires a prior authorization?

If your medication requires a prior authorization (PA), we will reach out to your provider on your behalf to get the necessary documentation. If you have an approved PA from your previous pharmacy benefit manager, we can provide a grace period of up to 60 days to make sure you can continue to fill prescriptions for your drug while we obtain the needed paperwork. If your medication is eligible for our Savings Program listed above, we will contact you during the prior authorization process to help you enroll.

Patient Assistance Programs (PAPs)

What is a patient assistance program?

Patient assistance programs (PAPs) are programs that are sponsored by drug manufacturers. These programs provide financial assistance or free medications to qualifying individuals. If you take a medication that is not covered by your plan but has a PAP, a Savings Advocate on the DisclosedRx Savings Program team will guide you through the process of getting a PAP. Your Savings Advocate will remain with you for the length of your time on the plan and will answer any questions you may have.

What is required from me if I am eligible for a PAP?

If you are eligible for a PAP, we will gather all required paperwork needed for submission to the manufacturer. This may include, but is not limited to, your photo ID, your 1040s or W-2s, a signed application, and a Release of Information form. We will also reach out to your provider to complete the clinical side of the application and get a copy of your prescription. We pride ourselves on “jumping through the hoops” so you don’t have to! You will just stay in contact with your Savings Program team member here at DisclosedRx and we will assist in any way possible.

Alternative Sourcing

What is Alternative Sourcing?

Alternative Sourcing is another savings program offered by DisclosedRx. The goal of the Alternative Sourcing program is to provide more cost-effective options for obtaining necessary medications. Medications sourced through this program are shipped directly from licensed pharmacies in the United States, Canada, Australia, or New Zealand.

Will this program have any impact on the deductibles or coinsurance I pay under my health plan?

When you qualify for medications shipped through the Alternative Sourcing program, your copayment will always be \$0. This copayment is unaffected by any deductible or coinsurance you may currently owe. Your copayment is waived because the plan’s cost savings allow your employer to fully cover the drug’s cost. Nothing will be added to your deductible or out-of-pocket maximum.

Why are some drugs less expensive in other countries?

The Tier 1 countries from which we source have government agencies or regulatory bodies that negotiate drug prices directly with pharmaceutical companies. They may use their bargaining power to secure lower prices for medications. In some cases, governments may set limits on the prices that can be charged for certain drugs, keeping them more affordable. The United States does not have these price controls in place.

Are brand drugs dispensed in other countries different from the drugs we get in the U.S.?

No, there is no difference. Brand drugs are patented products, and only the manufacturers that own those patents can manufacture those drugs. Many of the

drugs that Americans take on a daily basis are already made in other countries and shipped to the U.S.

If I was previously denied a covered drug, can I now receive that medication from the Alternative Sourcing program?

No, if the medication has been denied by the DisclosedRx Clinical Review team, it will not be eligible for ordering through the Alternative Sourcing program.

Does enrolling in DisclosedRx's Alternative Sourcing program stop me from being able to fill my drug through a domestic pharmacy in an emergency?

Absolutely not. If an emergency situation takes place, you will be able to obtain your medication through a domestic pharmacy. You may also opt out of the Alternative Sourcing program at any time.

How do I know if my drug is covered under DisclosedRx's Alternative Sourcing program?

To be eligible for the program, individuals should be actively taking an approved brand or specialty medication for a minimum of 30 days. New prescriptions are not eligible, and you must obtain the drug through a domestic pharmacy for the first fill. If you are taking a medication that is eligible for the Alternative Sourcing program, you may receive a phone call or email from DisclosedRx. You may also call the DisclosedRx Alternative Sourcing team directly at 480-690-5091 and a representative can determine if your medication is covered by the program.

What is needed to enroll and start receiving my medication from the Alternative Sourcing program?

Enrollment in the Alternative Sourcing program includes two pieces of required documentation. We will need a copy of the front and back of your unexpired photo identification, such as a driver's license. For some orders for cold chain medications (drugs that require strict temperature controls), we will also need you to sign an Enrollment form.

Are these drugs safe?

Yes! The medications you will receive through the Alternative Sourcing program are the same exact medications that are dispensed in the United States. The medications are dispensed by licensed pharmacists who are trained to ensure the correct medication, dose, and instructions are provided to patients.

What is a Tier 1 country?

A Tier 1 country refers to a nation recognized by the U.S. Food and Drug Administration (FDA) as having a strong regulatory system for ensuring the safety, efficacy, and quality of pharmaceutical products throughout their development, manufacturing, and distribution processes. These countries also have clear procedures for reporting adverse drug reactions and withdrawing unsafe or ineffective drugs from the market. Tier 1 countries enumerated in Section 802(b)(1)(A)(i) and (ii) of the FD&C Act include Australia, Canada, Israel, Japan, New Zealand, Switzerland, South Africa, the European Union, and countries in the European Economic Area. All of these countries meet the FDA's definition of Tier 1, ensuring the quality and safety of medications sourced from these locations. The Alternative Sourcing program's commitment to sourcing medications only from countries that meet or exceed FDA standards is an important aspect of the program's focus on patient safety and medication quality. This commitment assures individuals participating in the program that the medications they receive are subject to rigorous quality control and safety standards, in line with U.S. regulatory requirements.

How do we know these medications are not counterfeit?

Ensuring the authenticity and safety of medications is critically important in healthcare. Pharmacy benefit administrators like DisclosedRx, in partnership with reputable pharmacies and manufacturers, employ various measures to minimize the risk of counterfeit medications. Medications dispensed from licensed pharmacies in Tier 1 countries are sealed in manufacturer packaging that includes manufacturer information and specific lot numbers. These quality control measures meet the stringent standards of Tier 1 countries, further ensuring the safety and authenticity of medications.

Manufacturer Copay Card Assistance

What is a copay card?

A copay card is a savings option offered by the medication manufacturer. Copay cards offer significant savings on eligible medications for both members and the plan. By using these savings offers, copay cards help lower your out-of-pocket expenses.

How do I get a copay card?

You can get a copay card from the manufacturer on their website. Our Savings Advocates are available to assist you in locating copay cards for your medications and helping you sign up for the savings.

Do I have to use a copay card?

DisclosedRx strongly encourages members to use copay cards for any medications for which the card is available.

What should I do if I have more questions?

DisclosedRx is always here to help! If you have questions about the DisclosedRx Savings Program, our Savings Advocates are available from 8am – 8pm EST Monday – Friday and can be reached at 480-690-5091.