

The right prescriptions
can keep your
business healthier, too.

See how our new approach to prescription coverage
can help keep costs lower.





We're refining our drug list to make quality care more accessible.

The Real Cost of Prescriptions

While the increasing variety and use of prescription drugs can improve our quality of life, it's also a leading contributor to rising healthcare costs.

In fact, two-thirds of total healthcare spending is devoted to hospital care, clinical services, and prescription drugs. And though members often only see their copayment, costly prescriptions ultimately affect premium and out-of-pocket costs.

What We're Doing About It

At Blue Cross & Blue Shield of Rhode Island, we're making changes to help reduce healthcare costs while making quality care more accessible.

First, we're re-focusing our prescription coverage on value, not brand names or bottom lines. Our team of clinicians, pharmacists, and analysts are looking at clinical outcomes, lower-cost alternatives, and overall effectiveness with the goal of making the highest value prescriptions the most accessible.

Second, we're putting more information in our members' hands—to help them feel confident and comfortable with our actions moving forward. And we're keeping you informed of our continued commitment to making quality healthcare more accessible and affordable for your business.

What You Can Do

Please call your Account Representative or Broker to evaluate your plan options and ensure that you're in the right plan to keep your costs lower and maximize your premium dollar.

Help Your Employees Stay Informed

We will be reaching out to your employees with information about their prescription coverage. Knowing more about their options can help members feel confident and ultimately make the best choices for their health.

A Smarter Drug List

Most health insurers categorize drugs into plan/copayment “tiers” based on the type of medication: generic at the lowest tier, preferred brand on the next, and non-preferred drug status on the highest, for example.

Blue Cross & Blue Shield of Rhode Island is now working on the categorization of our prescription drug list based on the effectiveness or value of the drug—using clinical and pharmacoeconomical evidence to ensure the highest value drugs are found on the lowest tiers.

Cost-Effective Options

Members may want to speak with their doctors to find the most effective solution for their health needs.

OTC & Non-prescription Many medications—such as those for allergies—that once required a prescription are now available over-the-counter (OTC). OTC medications must meet the same FDA requirements for safety and effectiveness as the prescription versions.

Generic Medicines All generic medications must pass the same FDA approval process and have the same active ingredients, strength, and form as their brand-name versions—offering the same medication without the research, development, and marketing costs associated with the brand name.

Therapeutic Class All drugs fall within a family, or therapeutic class, based on the conditions they treat. If the brand-name prescription doesn’t have a generic version, there may be a generic equivalent of a different brand-name medication within the same therapeutic class.

Talk to your employees about their options and let them know to contact their doctors with questions.

www.bcbsri.com



500 Exchange Street • Providence, RI 02903

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