**Caremark.com - Check Drug Coverage and Cost**

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**Description:** Provides information on how members can determine the cost of having a prescription filled using their benefit plan. Members can do this by running a test claim on Caremark.com using the Check Drug Coverage and Cost feature.

**Note:**  Screen capture might not match the actual scenario for this process. Some clients may not enlist in specific web features. This work instruction/job aid is intended as a guide only.

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| **Specialty Drug Cost** |

Some clients have opted to display the Specialty Drug Cost when the member is using Caremark.com to check the price of a medication. Specialty medications may **only** be available through the Specialty pharmacy and **not** available at retail.

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| **Drug Coverage and Cost** |

Instruct the member on how to check drug coverage and cost with these steps:

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| **Step** | **Action** |
| **1** | Hover over the **Prescriptions** tab. Click **Price a Drug in** thedropdown, orclick the **Price a drug** tile on the dashboard.      **Note:** Members must be signed in/fully authenticated on Caremark.com.    **Result:** The **Compare medication prices** page displays.  Members have the option to search and obtain pricing by **Drug name** or **NDC number.**  A screenshot of a computer  AI-generated content may be incorrect. |
| **2** | Select one (1) of the options below to look up the drug cost:   * Search and obtain pricing by **Drug name**. * Search and obtain pricing by **NDC number**.   **Search by Drug name:**   * Click to select the correct patient/family member from the dropdown list to obtain pricing. * Enter the first three (3) letters of drug name. Drug names only appear in results (without form and strength). * After typing the drug name, members are directed to select Form and Strength with dropdowns enabling a clear and seamless user experience.   A screenshot of a computer  AI-generated content may be incorrect.   * Click to select desired Form and Strength. Then click **Get Price**. * Estimated costs are provided based on Standard Dosage. Option is available to customize or edit the dosage.   **Exception:** Pre-packaged medications. See note below.  A screenshot of a computer screen  AI-generated content may be incorrect.  **Member sees the Price comparison results.**  Depending on the medication being priced, the member sees the following:   1. Different day supply across multiple channels. Mail Order, In-Store. 2. If the member searches for a brand and a generic equivalent is available, the screen displays both medications. 3. If the member prices a drug, and it is “not covered,” a price estimate might not be displayed. 4. Members have the option to Request a New Prescription at mail when appropriate. 5. The member can compare pricing for different pharmacies.    * If a call is received and the member states they are unable to Compare Pharmacy pricing as it shows that it is unavailable, apologize for the inconvenience and offer to run a test claim for the member for pricing at the pharmacy they desire. **Do Not Read to Member:** This is a known issue currently with Caremark.com.    * Currently, the option to compare prices at different pharmacies is unavailable for Medicare-D members on Caremark.com. 6. Covered alternatives and pricing are provided for comparison, if available.   A screenshot of a computer  AI-generated content may be incorrect. |
| **3** | **Therapeutic Alternatives:** The Check Drug Cost tool automatically displays available generics and formulary alternative medications that are provided by each member’s respective formulary.  If Therapeutic Alternatives are not available, new messaging has been created to advise the member: **“We didn’t find any covered alternatives. Contact your prescriber to discuss options.”**  A screenshot of a medical form  AI-generated content may be incorrect. |
| **4** | Under every dollar amount there are Pricing details. This is a breakdown of the price the member sees.  Select the **Pricing Details** hyperlink to see the breakdown of member pricing:  A screenshot of a computer  AI-generated content may be incorrect.  **Result:** Pricing Details display.  Cost Details include the Member Cost (Your estimated cost), Plan Cost, and Total Costwith a breakdown:   * Copay or coinsurance amount. * Amount applied to deductible, if applicable. * Additional charges: Might include costs for DAW cost differences, costs related to a member exceeding their maximum allowable benefit, etcetera. * The disclaimer is located at the bottom.   **Note:** Based on the client’s preference, members might or might not see the **Employer or Plan Cost** of the medication. |

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| **Current and Upcoming Formulary Pricing and Changes** |

 When a member with a formulary drug exclusion logs into Caremark.com and navigates to the Price a Drug tool, a banner will appear informing them that (1) or more of their medications is no longer covered and will allow them to navigate to view the impacted drug(s). This banner will be visible to members filling at any pharmacy and will enable anyone logging into our portal to also be notified of a coverage change and covered alternatives.

When existing members have a new plan year, they have the ability to view their current plan pricing and future drug once their new plan eligibility is loaded. This typically happens close to their Go-Live date of the new plan year.

Perform the following steps to compare their current plan pricing and future pricing:

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| **Step** | **Action** |
| **1** | When an existing member navigates to the Check Drug Cost tool on Caremark.com, they see a banner, Upcoming Coverage Change, informing them that there will be coverage changes in the coming year's plan.  5       * The member clicks the **View Medications** hyperlink to see a list of the of the drugs that have coverage changes in the upcoming plan year. * The member navigates down to the Find pricing on current prescriptions section, and a message displays on the individual drugs regarding upcoming changes. * The member clicks to select the medication they want to check drug cost and coverage on.   **Result:** Pricing screen displays. |
| **2** | The member is able to toggle between Current plan pricing and Upcoming plan pricing.  Screens screenshot of a phone  AI-generated content may be incorrect.  The member is able to determine the following:   * If the medication is covered. * If the medication is not covered. * If Prior Authorization is required. * Pricing details of the medication. * The cost difference between the current plan year and the upcoming plan year. * Whether a one-month (1) or three-month (3) supply of the medication is available. * Whether it is available (covered) through Mail Order or In store.   The member is able to perform the following:   * Edit Dosage of the medication. * Compare Pharmacy Pricing for the medication. * Perform a New Rx Request for the medication. |

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| **FLEX PAY – Client Specific** |

For list of clients and additional information on Flex Pay, refer to [Copay Installment Payments (087380)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9765cf50-e615-4720-83e4-32ad0bd81c64).

FlexPay is a monthly payment plan that lets the members spread out the payments for a 90-day supply into three (3) equal installments over the 90 days when requesting a new prescription.

Members cannot use FSA/HSA/HRA cards for installment payments. The member must use a credit/debit card or electronic checking as the method of payment.

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| **MED D Member Messages** |

Refer to the message below:

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| **Message** | **Message Details** |
| **Brand Gap Cost Sharing Message** | Accommodates Brand Gap cost sharing, EGWP/other health insurance changes, and EGWP coverage of drugs.  The following message is displayed for prescriptions on an EGWP plan as having been paid by the Med D benefit within the plan:  **“This medication is covered by your Medicare prescription drug plan (Part D). Claim dollars for drugs covered under your Part D benefit count toward your Part D out-of-pocket and total drug costs.”**  The message is displayed on the following screens:   * Prescription Details * Statement of Patient Costs * Cost Details Screen * Check Drug Coverage and Cost Results: * Verify Your Refill Order |

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| **Drug Cost Messages** |

Refer to the most common drug cost messages below:

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| **Message** | **Message Details** |
| **Prior Authorization Required** | Contact your provider to submit a prior authorization request for this prescription. Based on your prior authorization status and plan deductible, your cost displayed may be adjusted or covered. |
| **Not Covered** | Ask your doctor about alternatives. |
| **Coverage Limitations** | Ask your doctor about alternatives. |
| **Not covered: 1-month, 3-months** | Ask your doctor about alternatives. |
| **Plan limitations exceeded: 1-month, 3-months** | Examples could include quantity or days supply. For more information, refer to your benefit materials or contact your benefit administrator. |
| **Invalid request** | It is too soon to refill this drug. |

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| **Related Documents** |

**Parent SOP:** [CALL 0045 Customer Care Web Support Email Response and Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0045)

[CALL 0011 Authenticating Caller](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0011)

**Abbreviations/Definitions:** [Customer Care Abbreviations, Definitions, and Terms](file://C:\Users\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\windows\afbuccil\AppData\Local\Microsoft\windows\INetCache\Content.Outlook\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\windows\INetCache\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\AppData\Local\Microsoft\Windows\Temporary%20Internet%20Files\Content.Outlook\KO24OB18\CMS-2-017428)

**Index:** [Caremark.com - Work Instruction/Job Aid Index](file:///C:\Users\AppData\Local\Microsoft\Windows\INetCache\Content.Outlook\AppData\Local\Microsoft\windows\INetCache\Content.Outlook\SG15UMCB\CMS-PRD1-105672)

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