**Compass - Drug Discount Card Program and RxSavingsPlus**

[Determining if Member is Calling about a Discount Card](#_Toc205901508)

[Checking Eligibility for Discount Cards](#_Toc205901509)

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**Description:** How to locate, check eligibility, and order a drug discount card, where the plan member pays 100% of the discounted cost of the prescription at the point of sale.

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| Determining if Member is Calling about a Discount Card |

Perform the following:

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| **Step** | **Action** | |
| **1** | From the Member Snapshot tab, navigate to the Member Details panel, and review the **Eligibility** field to determine if the client is a Cash Card/Discount Card Client. Refer to [PHD - Compass - Cash Card / Discount Card Eligibility Search (085080)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c62b8da2-b139-46d1-a08a-301864a19d61).   Upon fully authenticating the caller, and if Compass displays a drug discount card plan, ask probing questions to **ensure** they are calling regarding this plan. If not, search for the correct account. Refer to [Compass - Member Search(050037)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=44e71d7a-1b1c-4931-9089-d4161a72d114).    **Notes:**   * If the account shows **Active – Cash Card** under Eligibility, the account is a Discount Card account. * If there is no Discount Card account found, but the member indicates there should be one, refer to [Checking Eligibility for Discount Cards](#_Checking_Eligibility_for). | |
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| Checking Eligibility for Discount Cards |

**MED D Beneficiaries:**  If a Medicare D beneficiary selects to use this card and pay cash for their medication instead of processing through their insurance, this card can be used.

 This card can be used at retail only.

Perform the steps below if a member contacts us regarding eligibility:

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| **Step** | **Action** | | | | |
| **1** | From the Member Snapshot tab, navigate to the **Member Details** panel, and review the **Eligibility** field to determine if the client is a Cash Card/Discount Card Client. Refer to [PHD - Compass - Cash Card / Discount Card Eligibility Search (085080)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c62b8da2-b139-46d1-a08a-301864a19d61).  **Note:** If the member has not used the card before, it will not display in Compass. Not all drug discount participants have an eligibility record in Compass even if they have used their card.  Upon fully authenticating the caller **and** if Compass displays a drug discount card plan, ensure they are calling regarding this plan. If not, search for the correct account. | | | | |
| **2** | Determine if the member is eligible.  **Notes:**   * If a member believes they are eligible, review the CIF. Clients that do not allow the Drug Discount Program mention this specifically within the CIF. * In rare cases, a Discount Card displays in Rx Claim and not Compass. The Senior Resolution Team can check if the Discount Card is documented in RxClaim. | | | | |
| **If…** | **Then…** | | | |
| Yes | Ask the member if they have an existing benefit/discount/card. | | | |
| **If…** | **Then…** | | |
| Yes | Ask the member if there is an ID #, BIN # and Group # on the Card. | | |
| **If…** | **Then…** | |
| Yes | Inform the member they are eligible.  **Note:** The member may take the card to the pharmacy and begin using their benefits right away. | |
| No | Ask the member if they are attempting to enroll into a Discount Program. | |
| **If…** | **Then…** |
| Yes | Proceed to the steps in the [Ordering Drug Discount Cards](#_Ordering_Drug_Discount) section. |
| No | Ask if they are interested and explain the drug discount card program by referring to the [Questions and Answers](#_Questions_and_Answers).  • If yes, proceed to [Ordering Drug Discount Cards](#_Ordering_Drug_Discount).  • If not, close the call per normal procedures. |
| No | Refer the member to the appropriate client. | | |
| No | Refer the member to the appropriate client. | | | |
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| Ordering Drug Discount Cards |

Perform the steps below to order discount cards:

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| **Step** | **Action** | |
| **1** | Confirm member is eligible for the Drug Discount Card program. Refer to [Checking Eligibility for Discount Cards](#_Checking_Eligibility_for). | |
| **2** | Review the CIF for URL client specific information on how members can order a card.   * If no URL for the client’s specific address exists, the drug discount card cannot be ordered.   For more information on the types of programs, Identify the applicable **Program Name** and follow instructions in the **Description column** to determine how members are added to that program. | |
| **Program Name** | **Description** |
| RxSavingsPlus Co-branded program | Drug discount program available to multiple clients which includes both the RxSavingsPlus brand and the client’s name/logo on a co-branded website and ID card. |
| RxSavingsPlus Co-branded program for terminated members | PBM members who lose prescription benefits with a PBM client have claims automatically routed to drug discount carrier 9710 where they process under the client’s assigned group. Members using RxSavingsPlus for terminated members continue to present their CVS Caremark prescription ID card. |
| RxSavingsPlus Co-branded program for non-benefit eligible employees | PBM clients provide program communications to their part-time or newly hired non-benefit eligible employees. Claims process under drug discount carrier 9712. Members need to access their employer’s RxSavingsPlus co-branded website to obtain an ID card. |
| Private Label (individual clients) | Clients that market a drug discount program with only their name on the card. |
| National League of Cities (NLC) | Local government program offered to residents within a participating city/town. Residents will mention a specific city. Direct residents to <https://www.nlc.org/partner/cvs-caremark/> to obtain an ID card. |
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| Using the Discount Card to Order a New Rx |

Perform the steps below if members have not used their drug discount card and they want to utilize the Mail Order pharmacy:

**Note:** Controlled medications are not dispensed by the Mail Order pharmacy using a Drug Discount card.

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| **Step** | **Action** | |
| **1** | From the Member Snapshot tab, navigate to the Member Details panel and review the **Eligibility** field to determine if the client is a Cash Card/Discount Card Client. Refer to [Checking Eligibility for Discount Cards](#_Checking_Eligibility_for). | |
| **2** | Ask if the member has used their discount card. | |
| **If…** | **Then…** |
| **Yes** | Complete the [Compass - Obtaining a New Prescription (Rx) for the Member (New Rx Request) (054208)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=a7684ce9-c2bc-4cbc-ab37-c1ffb7789706) process. |
| **No** | If the member’s line of eligibility for the discount card is not loaded in our system and they want to use Mail Order, warm transfer to [FastStart (004378)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f22eb77e-4033-4ad9-9afb-fc262f29faad)at **1-800-378-5697** to begin a new Rx request. |
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| Questions and Answers |

**General Questions**

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| **#** | **Question / Answer** |
| **Q1:** | **Who can use the card?** |
|  | Anyone, regardless of age, is eligible to receive savings on any prescription when using this card; you can even use the card for prescriptions written for your pets. |
| **Q2:** | **I am not a US Citizen. Can I use the card?** |
|  | Anyone may use the program while they are in the United States. |
| **Q3:** | **Does everyone in my family need an individual card?** |
|  | Your drug discount program covers the entire family. If your pharmacy is experiencing errors, they may need some assistance with processing. I can contact them, or you can have the pharmacy contact the pharmacy helpdesk number on the back of their card for help with processing. The general rule is that all dependents are covered. |
| **Q4:** | **Why was I told that my dependent (Example: Person in the immediate family) could not use my card? I thought that I had household coverage.** |
|  | Your drug discount program covers the entire family, even your family pets. If your pharmacy is experiencing errors, they may need some assistance with processing; I can contact the pharmacy for you, or you can have the pharmacy contact the pharmacy helpdesk number on the back of their card for help with processing. |
| **Q5:** | **I just received my card. Can I use it right away?** |
|  | Yes, you can start saving immediately. Present your card to your pharmacist when you fill your prescriptions. |
| **Q6:** | **How is my drug discount program different from traditional prescription insurance?** |
|  | Your drug discount program is not an insurance plan. Upon presenting your drug discount card to the pharmacist, a discount is taken off the retail price of the prescription and you pay the discounted price. The card provides immediate discounts at the pharmacy for all members of your family. There are no claim forms and no limit to the number of times you can use the card. |
| **Q7:** | **I already have insurance. How can this drug discount program benefit me?** |
|  | Standard prescription benefit plans are usually only available through a group (such as your employer) and cover a percentage of your prescription needs. Your drug discount program is available to anyone. It cannot be used in conjunction with your insurance benefit. However, if you are using products that are not covered by your insurance benefit, you may be able to use your drug discount program to receive discounts on your out-of-pocket expenses. |

**Pharmacy and Pricing Questions**

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| **#** | **Question / Answer** |
| **Q1:** | **Which pharmacies accept the drug discount card?** |
|  | Most major retail pharmacy chains such as CVS, Walgreen’s, and Rite Aid, along with most independent pharmacies accept drug discount programs. You can call your local pharmacy to ask if they accept the card or I can find one for you now, may I have your zip code, city, or state?  **CCR:** Review the CIF for specific pharmacy exclusions by asking for the Rx group listed on the discount card. Controlled medications are not dispensed at Mail Order pharmacy using a drug discount card. |
| **Q2:** | **How much can I save?** |
|  | While savings on each prescription may vary, this program saves an average of 55 percent on generic medication and 24 percent on brand drugs. Is there a drug I can price for you now? |
| **Q3:** | **I filled a prescription at the pharmacy, and I paid the drug discount price even though I have prescription coverage. What do I do now?** |
|  | If the prescription was filled within the past 10 days, please contact the pharmacy, and ask them to reverse the claim and reprocess it using your pharmacy benefit information. You may need to provide your current pharmacy coverage card information to the pharmacy for them to reprocess it.  If the prescription was filled more than 10 days ago, you may submit a paper claim to your current pharmacy coverage provider. |
| **Q4:** | **Can I use my card to get discounts on over-the-counter products and non-prescription medications?** |
|  | Yes, with a doctor’s written prescription. |
| **Q5:** | **I am moving and will have a new address. What should I do?** |
|  | This is determined by how you signed up for the program. If you signed up via a sponsor or broker, it may be necessary to contact them. One moment while I check your account.  **CCR:** If it is Eligibility on the Fly (EOTF), CCR please email the information to Brenda Chaffins. |
| **Q6:** | **Can I use my drug discount program with my current insurance benefit to reduce my costs?** |
|  | Your drug discount program cannot be used in conjunction with insurance programs. If you are using products that are not covered by your insurance; you may be able to use your drug discount program on specific products not covered. |
| **Q7:** | **How do I cancel my drug discount card?** |
|  | If preloaded, you need to contact your plan sponsor. |
| **Q8:** | **Will I always receive the lowest price?** |
|  | Yes. You will receive the best price available to you through your drug discount program at the pharmacy. On occasion, pharmacies price a medication lower than the discount rate provided by the card. If that occurs, you receive the lower price. |
| **Q9:** | **Can I find out the discounted price of my prescriptions before going to the pharmacy?** |
|  | Customer Care can provide you with an estimate; however, prices can vary by location and only the actual pharmacy can tell you the exact price of the prescription. Present your card to the pharmacist along with your prescription and you can receive a specific price quote. |
| **Q10:** | **The pharmacist said that I did not receive a discount. What happened?** |
|  | It was determined at the pharmacy that the price for that specific prescription, on that specific day, was better than the discounted price offered with card use. Either way, you, the cardholder, always get the best price possible from the pharmacy handling your prescription order. |
| **Q11:** | **Why did the price of my prescription change since the last time I purchased the prescription?** |
|  | Product prices are different from pharmacy to pharmacy. Additionally, prices of products from the manufacturers change periodically. |
| **Q12:** | **Why did my pharmacist tell me I would have to pay full price and that my group would reimburse me my discount later?** |
|  | The pharmacist may have misunderstood the program you are using. There are cash-type programs that are reimburse later, and those are funded plans. As a drug discount program user, the member is responsible for 100% of the cost (less discount) at the point of sale. It is possible that the pharmacy decided not to participate in your drug discount program. With thousands of pharmacies in the program, there is always a chance of some change. |
| **Q13:** | **Why did my pharmacist tell me that I would have to submit a paper claim to receive my discount?** |
|  | The pharmacist may have misunderstood the program you are using. There are cash-type programs that require paper submission. If you present your card, every time you visit the pharmacy, then the pharmacist processes the claim and paper is not required. There are no paper claim transactions under this program. |
| **Q14:** | **Why did my pharmacy tell me that they are no longer participating in the program, and they are showing on the current provider listing?** |
|  | First, please accept our apology. Each pharmacy in our network has a contract to process your Drug Discount Program card. It is possible that the person you spoke with either made a mistake or was unaware of this network. It is also possible that the pharmacy decided not to participate in your Drug Discount Program. With thousands of pharmacies in the program, there is always a chance of some change.  We are happy to contact the provider for you and straighten out the problem or provide a pharmacy close to you that accepts your drug discount card. |
| **Q15:** | **Why did my pharmacist process the claims with a previous discount card provider even though I presented my current pharmacy ID card?** |
|  | The pharmacist may not have processed the card correctly. Depending on the information they have in their system, they may think you are already a member and utilize your old information. Therefore, it is important to present your card every time and see to it the pharmacist runs it appropriately. |
| **Q16:** | **Drug Discount Program users are stating they are being asked to send a fee to enroll in the program. Is this a true statement?** |
|  | We can only speak about the benefits of the card. If members have questions regarding fees, please refer the member to their Broker or sponsor.  We do not collect the fees you mentioned, you would need to direct that question to your broker or plan sponsor.  **CCR:** Do not inform members the card is free, and they do not have to pay this fee. |

**RxSavingsPlus Drug Discount Program (Members without pharmacy benefits)**

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| **#** | **Question / Answer** |
| **Q1:** | **What is the RxSavingsPlus Drug Discount Program?** |
|  | It is a drug discount program that provides discounts on prescriptions dispensed by participating pharmacies. These savings include up to 80% on generics and up to 40% on brand-name drugs over retail cash prices. |
| **Q2:** | **Which client populations are eligible for the RxSavingsPlus Drug Discount Program?** |
|  | Employees without pharmacy benefits (**Example:** Part-time employees, new hires awaiting benefit eligibility) and their dependents; members losing funded coverage and their dependents; and employees and their dependents with pharmacy benefit coverage who want access to non-covered drug classes. |
| **Q3:** | **How does the RxSavingsPlus Drug Discount Program work?** |
|  | Employees without pharmacy benefits (**Example:** Part-time employees, new hires awaiting benefit eligibility) and their dependents obtain a digital RxSavingsPlus card via a client-specific website.  Members who lost their funded coverage, and their dependents, access the RxSavingsPlus Drug Discount Program by presenting their existing CVS Caremark prescription benefit card at a participating pharmacy to fill or refill their prescription. These members are provided with information in the member communication about how they can access MinuteClinic services and screenings at a discount.  RxSavingsPlus can lower the cost on non-covered medications, but the discounted cost will not apply to plan accumulations (deductible, out-of-pocket, etcetera.) |
| **Q4:** | **What prescription drugs are included with the program?** |
|  | Most drugs approved by the U.S. Food and Drug Administration (FDA), that have a National Drug Codes (NDCs) and are available at your local retail pharmacy are included in the program. |
| **Q5:** | **How does the pharmacist know a claim has been paid through the RxSavingsPlus Drug Discount Program?** |
|  | The pharmacist receives a message stating Claim Paid Discount Program. |
| **Q6.** | **How do I know if the member has RxSavings Plus applied to their prescription?** |
| **A6.** | RxSavingsPlus is used at retail pharmacies only.  To view retail pharmacy prescriptions processed with RxSavingsPlus in Compass, go to the **Claims View**, select the **Rx number** with the paid/reversed claim, and view the **prescription details**.  **Result:** The field titled: Third Party Indicator displays “RxSavingsPlus.”      **Note:** RxSavingsPlus can lower the cost on non-covered medications, but the discounted cost will not apply to plan accumulations (deductible, out-of-pocket, etcetera.) Refer to [RxSavings Plus Non Covered Medications ( PENCD) (067019)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f4b460e4-6de4-4b35-8874-a477218cd698). |

**Walmart Generic Program Drug Discount Card for their Members**

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| **#** | **Question / Answer** |
| **Q1:** | **Do I have to choose between my drug discount card and the Wal-Mart $4 generic option?** |
|  | No, always present your drug discount card at a participating pharmacy, including Wal-Mart, so you can receive the lowest price available from the pharmacy for that prescription medicine on that day. You will receive the $4 price at Wal-Mart, when applicable, or the Drug Discount Card discounted price when it is lower. |
| **Q2:** | **Should I still present my drug discount card at Wal-Mart when buying a $4 generic?** |
|  | Yes, always present your drug discount card when buying prescriptions not covered by a prescription drug benefit plan. For generic medicine on the Wal-Mart list, you will pay either $4 or our Drug Discount Card price, whichever is lower. |
| **Q3:** | **Can I get an additional discount off the Walmart Generic Drug Program – $4 for select generics – if I show my Drug Discount Card?** |
|  | When presenting your drug discount card, you receive the pharmacy’s regular price for the prescription medicine or your drug discount card discounted price, whichever is lower.  If WalMart’s $4 price for select generics is lower than our drug discount program price, you pay $4.  With your drug discount card, you receive the best price available for your prescription medicine on that day from that pharmacy. |

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| Deactivate or Terminate Discount Card |

Review the CIF for any specific instructions. If no specific instructions, refer the member to their benefits office.

**Example:**Used when an existing card is interfering with a funded plan. They would need to terminate this card for the new plan to work and not decline the prescription.

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| Related Documents |

[Customer Care Abbreviations, Definitions, and Terms Index (017428)](https://thesource.cvshealth.com/nuxeo/thesource/" \l "!/view?docid=c1f1028b-e42c-4b4f-a4cf-cc0b42c91606" \t "_blank)

**Parent Document:**[CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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