# Compass - High Dollar Copay Orders and Cardholder Limits

[Reminders](#_Toc197349909)

[Process](#_Toc197349910)

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**Description:** Steps on how to handle calls regarding High Dollar Copay orders and Cardholder Limits Exceeded rejects at Mail Order Delivery.

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| Reminders |

For orders that **exceed the high copay limit**, an automated call (IVR <Interactive Voice Response>) is placed to the member regarding the copayment amount. This is to ensure the member is aware of the high cost and willing to pay it before their method of payment on file is charged. This also includes prescriptions enrolled in Auto Refill Program (ARP).

Inform the member they may receive an additional high copay IVR call after the order is released, due to timing issues. In the event that the member does not answer the automated call (IVR), a message will be left requesting the member contact Customer Care regarding the order. An email notification will be sent to the member as well to inform them of the copay amount.

For orders that **exceed the Cardholder Limit**, an automated call (IVR) is placed to notify the member we need a method of payment to apply to the amount of the order. This scenario is driven by non-beneficiary-initiated orders where a default method of payment is not designated, or the member’s method of payment denied, and the copay exceeds the Cardholder Limit. This also includes prescriptions enrolled in ARP.

Because this amount is determined by the client, we will not send out any prescription that would put the member’s total outstanding balance over this limit. This limit can vary from client to client, but a common cardholder limit is $200.

**Note:** The order will be auto resolved, and anautomated call will **not** be placed in the following scenarios:

* If the member’s copay is within $50 of the last copay amount for the same medication.
* Beneficiary-initiated prescriptions (IVR, CCR, and Web) where the order is less than $1000 and a method of payment is on file.
* Prescriber initiated prescriptions or member-initiated prescriptions received by mail where the prescription is less than the cardholder limit.
* If the Customer Care Representative (CCR) places a Mail Alert specifying that the payment is approved, a call will NOT be made to the member. Refer to [Step 3](#Step3).

**Note:** If the medication requires a cold pack while shipping, the member may receive communication regarding the actual shipment of their order. Refer to [Compass - High Dollar Cold Pack Medication Process (070460)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c82a1f5f-b45d-4f07-a1e0-3f175069e1d2).

**Note:** Members have the option to release these orders via the IVR. If you cannot locate an order in payment exception, verify if member resolved through IVR and advise accordingly.

 Some plans charge a cost difference for DAW 2 (member wants a brand, but Doctor wrote for substitution ok) but not DAW 1 (Doctor wrote brand name only, no substitution allowed); Run a [Test Claim (050041)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=60c20ea0-1d07-46e3-809a-b54734b80fbe) for both if necessary.

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| Process |

You may encounter two scenarios when assisting members with an order(s):

* **High Dollar Copay:** Prescriptions where the total copay amount due from the member is over the $1000 high dollar copay limit; this type of hold will occur regardless of whether a form of payment is on file or not. This hold was created as a courtesy to the member to ensure they are aware of the high amount, prior to shipping the prescription.

**Note:** This amount applies to individual prescriptions or the total order dollar amount.

* **Cardholder Limit Exceeded:** The Cardholder (billing) Limit Exceeded is a specific amount of money that the plan has agreed to be responsible for if the member does not pay the outstanding balance. It is listed as the Maximum Mail Order Balance under Mail Order Payments on the [Member Snapshot Landing Page (050036)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=3b8c0f76-42f3-4cf5-8dc9-6f7c6f0d67fb). Amounts that exceed this dollar amount will require a payment prior to shipping the prescription.

 The procedure below should be followed for any calls regarding high dollar copay prescription or cardholder limit exceeded, regardless of if it is in response to an outbound phone call that was made to the member or noticed during a call regarding the status of a prescription.

Perform the following steps:

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| **Step** | **Action** | | |
| **1** | Determine the name of the medication(s) to ensure the prescription is correct and verify if the dollar amount qualifies. A warning banner will display at the top of the screen:    Review and confirm the following information with the caller:   * Patient name (who the medication was prescribed for) * Drug name * Dosage form (tab, capsule, **ER** <extended release>, etcetera) * Strength, quantity, and days’ supply * Number of refills remaining | | |
| **2** | Verify with the member whether they agree to pay the high dollar copay amount. | | |
| **If…** | **Then…** | |
| Yes | Proceed to Step 3. | |
| No | Determine if the member still wants the prescription. | |
| **If…** | **Then…** |
| Yes | Discuss alternatives with the member, such as removing one or more prescriptions from the order. |
| No | Perform the following steps:   * If the order is **in process**: Determine whether the member wants the prescription cancelled or placed on indefinite hold. Refer to [Compass - Cancel or Remove a Prescription (Rx) from an Order (056363)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9c43c276-a6a4-4481-880d-62b194600f02) and [Compass - Placing/Releasing a Prescription (Rx) in Process on Hold/From Hold (056362)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=46478c4b-48ae-4502-b66c-222e1ca37ce3) as needed. * If the Order is **not in process**:Cancel the order. Refer to [Compass - Cancel or Remove a Prescription (Rx) from an Order (056363)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=9c43c276-a6a4-4481-880d-62b194600f02). |
| **3** | Determine if the prescription is a new refill request, existing prescription in process, or has been canceled. | | |
| **If…** | **Then…** | |
| New prescription (refill being placed on call) | 1. Confirm that the method of payment displays on the order. Enter the method of [payment (056289)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=5a1a67eb-a7b1-4ae5-bcfe-e986bbe4aa3d) if it does not display.   2. Add a [Mail Order Alert (054194)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=36c941d2-25a6-4075-993d-f12deb31be18) to the member’s profile.   * Click **View All** in the Alerts panel. * Click **Add**, select **Category**: Special Instructions, **Sub-Category**: Approved High Dollar Copay. * Complete **all required and applicable fields** and click **Save**.   **Note:** Do not enter complete credit card numbers in comments; enter the last 4 digits only. | |
| Existing prescription (already in process) | 1. Release the prescription. Refer to [Compass - Manage Diverts / Conflicts (Release Order) (056291)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=d4ef5860-ef38-4ae9-afd8-a4cb0d1f12e6).  2. Select the **check box** next to Caller accepts cost of order.  3. Verify the payment method and shipping information is correct. Click **Add/Update** to make any necessary changes.  4. Click **Release Order**.   1. Add a [Mail Order Alert (054194)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=36c941d2-25a6-4075-993d-f12deb31be18) by clicking **View All** in the Alerts panel.   6. Click **Add**, Select **Category**: Special Instructions, **Sub-Category**: Approved High Dollar Copay.  7. Complete **all required and applicable fields** and click **Save**.  **Note:** Do not enter complete credit card numbers in comments; enter the last 4 digits only. | |
| Canceled prescription  Should only be completed if the order is not available on the Mail Order History Tab in Compass. | 1. Create the following [Support Task (050031)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=64f18e5a-4d56-4175-ba8e-e7d094e501d6) by clicking the **Create Support Task** button.   * (**\***) Complete **all required fields**. * **Task Type:** Refill Request – Offline Refills   2. Enter the following in the **Initial Task Notes** section: “<Name> approved high dollar copay <amount> on Order <order number> with payment method <method>”  3. Add a [Mail Order Alert(054194)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=36c941d2-25a6-4075-993d-f12deb31be18) by clicking **View All** in the Alerts panel.  4. Click **Add**, Select **Category**: Special Instructions, **Sub-Category**: Approved High Dollar Copay.  5. Complete **all required and applicable fields** and click **Save**.  **Note:** Do not enter complete credit card numbers in fields; enter the last 4 digits only. | |

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| Related Documents |

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

**Parent Documents:** [CALL 0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049), [CALL 0011 Authenticating Caller](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0011)

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