# PeopleSafe - High Dollar Copay Orders and Cardholder Limits

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**Description:** This document provides process 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 Stop See Comment 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 [PeopleSafe - High Dollar Cold Pack Medication Process (004584)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=23ba08ce-eb35-4cd6-a6db-5b5c1710f897).

**Note:** Members do 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 (004573)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=59c4e7fa-4a87-43c4-89cd-5d4f8c6c3421) for both if necessary.

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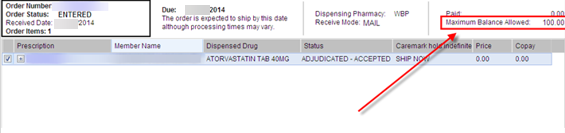
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| Process |

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 Balance Allowed under the Order Status screen. 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.  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. Refer to [PeopleSafe - Order Status Payment Exceptions (021319)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=445b2dd4-59b7-4ddb-bd4e-b15b3b665989) for more information. |
| No | Perform the following steps:  **If the order is in process:**  Determine whether the member wants the prescription Cancelled, refer to [PeopleSafe - Cancel Order, Prescription Refill or New Prescription (004761)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=c67b914f-1f29-4331-9bf1-d79214260f5f), or placed on indefinite hold, refer to [Participant Hold (027254)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=76ff600a-8205-4ae2-82c0-cf3d007af90c).  **If the Order is not in process:**  Cancel the order. Refer to [PeopleSafe - Prescription (Rx) Refill/Renewal (Order Placement) (004628)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=932f2f09-4581-4c2c-861d-5145ad7ab97a). |
| **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 and enter the method of payment if it does not display.   [Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=b0d1693e-3ebd-45e7-811a-adbe7e2c9f83) or [PeopleSafe - Balance - Mail or Make Payment (010988)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bb2539c7-166b-4d62-a300-adf608e505ce).   1. Add a [Stop See Comment (007009)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6a481d2d-cc6d-40f0-af30-1858db02b7a4) to the member’s profile (via the view comments screen) stating the following:   <Name> approved high dollar copay <amount> on Order <enter order confirmation number> with payment method of <method>.  **Note:** Refer to [Stop See Comments (007009)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6a481d2d-cc6d-40f0-af30-1858db02b7a4). Do not enter complete credit card numbers in comments; add the last 4 digits only. | |
| Existing prescription (already in process) | 1. Confirm that the method of payment displays on the order and enter the method of payment if it does not display. Refer to~~Refer to:~~   Payment Maintenance Add, Edit and Remove (Credit Card and eCheck) (010987)   1. Add an **Order Level Comment** to the member’s profile (via the view comments screen) stating the following:   <Name> approved high dollar copay <amount> on Order <enter order confirmation number> with payment method of <method>.  **Note:** Refer to [PeopleSafe - Viewing and Adding Comments (086165)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=dfe59c11-8a1a-4c1e-b939-2825186a20ce).   * Release the Divert from the prescription, refer to [PeopleSafe - Manage/Resolve Diverts - Immediate Release of Orders (117593)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=e655c92e-f73e-4069-a5d5-2804e4278124)**.**   **Note:** Refer to [PeopleSafe - Order Status Payment Exceptions (021319)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=445b2dd4-59b7-4ddb-bd4e-b15b3b665989) if the method of payment needs to be updated for the order. | |
| Canceled prescription (needs to be restarted)  Should only be completed if the order is not available on the Order Placement screen in PeopleSafe. | 1. **Create the following task:**  * **Type:** Order Placement * **Category:** Refill Request - Manual * **Queue:** Order Placement - Participant Services  1. **Enter the following in the notes section of the task:**   <Name> approved high dollar copay <amount> on Order <enter order number> with payment method of <method>.   * Add a [Stop See Comment (007009)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=6a481d2d-cc6d-40f0-af30-1858db02b7a4)to the member’s profile (via the view comments screen) **stating the following:**   <Name> approved high dollar copay <amount> on Order <enter order number> with payment method of <method>.    Do not add the complete credit card numbers in comments; document the last 4 digits only.  **Note:** If prescription was canceled more than 10 days ago, refer to [PeopleSafe - Obtaining a New Prescription (Rx) for the Member (058827)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=a1443f4f-499e-442c-be11-fd2b207bf86c). | |

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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 Document:** [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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