# **Compass - RxZERO Program**

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**Description:** RxZERO is a plan design offering Where members out of pocket is set to $0 for preferred/generic diabetes medications including during the deductible phase.

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| Reminders |

 The RxZERO plan design is **not intended** for Medicare, Medicaid, and federally funded clients.

If the client implements RxZERO, a member’s OOP would be set to $0 for preferred/generic diabetes drugs, including during the deductible phase.  Clients would notify members via their standard benefits communication process.

This plan offering is not included as part of the Health Engagement Engine offerings. When a Test Claim is run on the members account for the items included in this program, it will display a zero copay.

* Certain types of plans may adopt the RxZERO plan benefit design, while others cannot.
* Plan types that are eligible to adopt RxZERO include:
  + Self-funded employer plans subject to the Employee Retirement Income Security Act (ERISA), including administrative services only (ASO) clients.
  + Fully insured health plans and self-funded employer plans not subject to ERISA may also adopt the RxZERO plan design but must closely review state-specific formulary requirements and other factors (**Example:** Collective bargaining agreements) with their legal counsel before doing so.

**Notes:**

* Members whose plan includes Transform Diabetes Care opt out, RxZERO, and the CVS Caremark national pharmacy network may use any pharmacy in the plan’s network.
* If employers call Customer Care asking to adopt RxZero or seeking information, refer them to their plan’s account representatives.

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| Frequently Asked Questions and Answers |

Q: **I heard you are offering RxZERO program that allows me to get my insulin free.**

A: Yes, this program may be offered by your prescription plan.

**CCR****:** Run a [Test Claim](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=60c20ea0-1d07-46e3-809a-b54734b80fbe) to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits.

Q: **What is covered by RxZERO?**

A: Insulins (**Example:** Novolog),

* Incretin mimetics (**Example:** Trulicity, Victoza, Ozempic),
* Sulfonylureas (**Example:** Sulfonylurea),
* Biguanides (**Example:** Metformin),
* Dipeptidyl peptidase-4 (DPP-4) inhibitors (**Example:** Januvia),
* Insulin sensitizing agents (**Example:** Pioglitiazone),
* Sodium glucose co-transporter 2 (SGLT-2) inhibitors (**Example:** Farxiga, Jardiance),
* Other diabetes treatment drug classes are included in the strategy.

**Note:** Syringes and testing supplies are not included in the RxZERO strategy.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits.

Q: **When will the RxZERO plan be implemented?**

A: If your plan sponsor adopts the RxZERO plan, it will become available at the time your plan decides to make it effective.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits.

Q: **Can my employer ask to join RxZERO network?**

A: Yes, your employer can speak with your plan’s CVS Caremark account team about the possibility of adopting the RxZERO plan design.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates and no other action is required for them to receive these benefits.

Q: **Why am I still being charged for my diabetes medications; I am supposed to have a zero charge for these medications?**

A: Let me review your account.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits

Q: **Why are my diabetes management supplies not covered? (Test strips, needles, pump supplies, etcetera)**

A: The RxZERO plan eliminates out-of-pocket costs for formulary covered diabetes medicines only.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits

Q: **If I have a formulary exception approved because I cannot use preferred diabetes medicines, can I still have no copay for my non-formulary diabetes medications?**

A: Non-formulary drugs will still have their typical copay amount.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits

Q: **Do I have to use a CVS store or CVS Caremark Home Delivery?**

A: No, you may use any pharmacy in your plan’s pharmacy network.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits

Q: **I did not receive a letter from you regarding the RxZero plan, where can I get more information about it?**

A: You will need to check with your plan benefits office.

**CCR****:** Run a Test Claim to determine if the copay indicates zero. If so, their plan participates, and no other action is required for them to receive these benefits

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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)

****[Compass Test Claims (050041)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=60c20ea0-1d07-46e3-809a-b54734b80fbe)

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