# Compass - Third Party Processor Indicator for the Cost Saver Drug Pricing Comparison Program

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**Description:** Process for identifying when a claim has processed through the Cost Saver pricing, identifying the specific vendor for a claim comparison program, and how to opt in/out members of the program.

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| Program Information |

Cost Saver is a program that addresses the concern clients have over members who go ‘off benefit’ and use third party discount pricing to receive a lower price. This program is intended to make lower prices available to members on certain covered products. This solution leverages a partnership with discount vendors while applying spend to the member’s accumulators and retaining visibility of the claim for clinical management programs. Cost Saver pricing is applied systematically at the point of sale when the claim is processed. Members receive the lower price automatically while still using their Caremark benefit.

GoodRx, RxPartner and RxSense are the vendors for the program as of 1/1/2025 (previously GoodRx only). Members will generally not be aware of the vendor used to process their claim. Communication of the program is at the discretion of the client.



Through the drug pricing comparison program, some claims will be processed through our lowest priced vendor to provide the best price to members if their claim meets certain criteria. This process occurs automatically at the point-of-sale (**Example:** Retail pharmacy) without the member’s knowledge.

 The Cost Saver program is client specific and most commonly implemented at Carrier Level for all members but can also be implemented at the Account and/or Group level.

**Member Customer Care**

* Member inquiries should be handled business-as-usual for Cost Saver claims
* Members may or may not be aware of this program, as communication is at the discretion of each client
* [Caremark Cost Saver Program (060360)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=f389b4bb-3337-4b32-af6f-556d7fa03a78)

**Pharmacy Help Desk Support (PHD)**

* For claims processed through this program, most inquiries are handled business as usual.
* Pharmacies identify Cost Saver claims based on their agreement with the drug discount vendor. Common fields include 2F (Network Reimbursement ID), F4 (Message), J8 (Payer ID), or FO (Plan ID). The 2F (Network Reimbursement ID) field should consistently be populated to allow for Cost Saver program claim identification

For instances where pharmacies require outreach to the drug discount vendor directly, the PHD representative will direct the pharmacy to:

* + - GoodRx
    - RxPartner
    - RxSense

The instances include:

* Pharmacy contract questions
* Reconciliation and reimbursement
* MAC / pricing appeals

See below for how to identify the drug discount vendor for a specific claim

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| Identify via Test Claim |

Used when quoting a price for a member utilizing the Test Claim functionality in Compass Cost Saver pricing if applicable for the claim.

Complete the steps below:

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| **Step** | **Action** |
| **1** | Follow the process to run a Test Claim then proceed to the View Test Claims Results screen. Refer to [Compass - Test Claims (050041)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=60c20ea0-1d07-46e3-809a-b54734b80fbe)as needed. |
| **2** | 1. From within the View Test Claim Results screen, click the **dollar ($) amount** hyperlink in the **Mail/Retail Mbr. Pay** columns.       **Result:** When paid pricing reflects that of a Third-Party Processor (**Example:** GoodRx), a popup displays the following message: “3rd Party Pricing from GoodRx applied at a lower cost to the member.”   1. Click the **X** on the popup to close the Third-Party Processor message and proceed to the Financial Details screen. |

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| Identify via Paid Claim |

Cost Saver program claims are identified in Compass through the Third-Party Indicator field.

Perform the steps below:

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| **Step** | **Action** | |
| **1** | From the Claims Landing Page, navigate to the **Claims** tab and click the **RX #** hyperlink for the paid claim in question.    **Result:** The Prescription Details screen displays. | |
| **2** | Review the information in the **Third-Party Indicator** field.    **Note:** Hovering your cursor over the **Tool Tip** icon next to Third Party Indicator will display the following message: “Pricing is adjudicated from a third party. Questions refer the pharmacy to GoodRx 1-855-514-2856”. | |
| **If the Third-Party Indicator field…** | **Then the claim was…** |
| Displays “GoodRx” or “Cost Saver” | Adjudicated through a Third-Party vendor |
| Is blank | Not adjudicated through a Third-Party vendor. |

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| Member Opt In/Out of the Cost Saver Program |

Members can be opted out of participation in the Cost Saver program through Compass. This opt out will ensure Cost Saver pricing is not applied to any claim processed for the member as long as the opt out option is active. Member opt outs are normally applied when the member requests Coordination of Benefits (COB).

**Note:** Only the member, the parent of a minor child, or a documented POA can request an opt out.

Follow these steps:

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| **Step** | **Action** | |
| **1** | Navigate to the **Manage Client Program Enrollment** tab from either the Member Snapshot Landing Page or the Claims Landing Page. | |
| **If starting from the…** | **Then…** |
| Member Snapshot Landing Page | 1. Click the **Manage Client Program Enrollment** hyperlink from the Quick Actions Panel.     **Result:** The Manage Client Program Enrollment tab displays.     1. Proceed to the next Step. |
| Claims Landing Page | 1. Click the **Client program offerings** hyperlink from the Quick Actions Panel. 2. Click the **Manage Enrollment** button from the Available Client Programs Offerings popup.   **Result:** The Manage Client Program Enrollment tab displays.       1. Proceed to the next step. |
| **2** | Determine if the member would like to opt in/out of the Cost Saver program. | |
| **Scenario** | **Action** |
| Opt Out of the Cost Saver program | Click the **Opt Out** button.    **Result:**   * A confirmation pop-up message displays: “Are you sure you want to opt the member out of the Cost Saver Program?” * Click **Yes** to continue or **Cancel** to return back to the Manage Client Program screen. |
| Opt back into the Cost Saver program | Click the **Opt In** button.    **Result:**   * A confirmation pop-up message displays: “Are you sure you want to opt the member back into the Cost Saver Program?” * Click **Yes** to continue or **Cancel** to return back to the Manage Client Program screen. |

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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)

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