# **Caremark Cost Saver Program**

[Internal Information – Do not Disclose to Caller](#_Toc201849771)

[Responses to Member Inquiries](#_Toc201849772)

[Related Documents](#_Toc201849773)

**Description:**A partnership with drug discount partners aimed at lowering pharmacy out-of-pocket drug costs for CVS Caremark clients’ members that compares the plan pricing with pricing available through our drug discount program partner and automatically provides the lower price, where available for eligible members.

|  |
| --- |
| **Internal Information – Do not Disclose to Caller** |

With Caremark Cost Saver, eligible members will have automatic access to prescription pricing to allow them to pay lower prices, when available, on generic medications in a seamless experience at the pharmacy counter. The amount paid is automatically applied to the plan members’ deductible and out-of-pocket thresholds. Plan members only need to utilize their existing benefit card at their preferred in-network pharmacy. No action is required by the plan member.

Refer to as needed:

|  |  |
| --- | --- |
| **Internal Customer Care Question** | **Internal Only Answer (Do Not Disclose to Caller)** |
| Does Cost Saver apply in all pharmacies and states? | * Cost Saver **does not apply** at Specialty pharmacy locations. * With certain exceptions, Cost Saver does not apply at independent pharmacy locations. * Cost Saver does not apply to any pharmacies in the following states:   + Tennessee -for claims with a fill date after 10/20/2024   + Oklahoma - for claims with a fill date after 10/01/2024   + West Virginia - for claims with a fill date after 09/19/2024   + Mississippi - for claims with a fill date after 04/25/2025 * Cost Saver is not available to clients with headquarters in Kentucky. |
| Why is the cost of my previously filled prescription higher now? | Cost Saver is no longer available at most independent pharmacies.  **Note:** From the Claims Landing Page review the Claims Tab, to identify the pharmacy where the prescription was previously filled. If it was filled at an independent pharmacy, inform the caller that the independent pharmacies are no longer participating in Cost Saver. They may be able to obtain a lower price at a chain pharmacy. Refer to [Compass - Pharmacy Details (046365)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bc3ef4e7-2ae2-4ed2-b512-a36d701594cf) as needed for help identifying the Pharmacy Class. |
| What is Caremark Cost Saver, and how does it work? | * Caremark Cost Saver makes drug discount pricing available to members on 100% member-paid claims for many generic medications.\* * The program compares the member’s cost-share under the client’s plan benefit versus the available price from our drug discount vendor at the point of sale for certain covered generics. * Members are automatically provided with the lower price on the claim; they do not need to take any action.   \* Note that claims that would not otherwise be 100% member pay under standard Caremark adjudication are also included in the scope of Cost Saver where program pricing can render a claim 100% patient pay. |
| When will this program be available? | Caremark Cost Saver went live on January 1, 2024.   * The first pilot client, Honeywell, went live with Cost Saver on 3/15/2023. * A small number of additional pilot clients went live on November 1, 2023. |
| What client does this apply to? | The applicable membership that has adopted Caremark Cost Saver will be indicated in their CIF. |
| What claims does this apply to? | The program includes many non-specialty generic medications that are not eligible for rebates. The drug must be covered by the funded benefit and the final claim must be 100% member pay. |
| Will members be aware of the program? | * Because the program occurs behind the scenes and does not require any member action, CVS Caremark will not engage directly in member outreach. However, CVS Caremark supports clients in their member engagement goals by offering a selection of program information collateral. * Clients may include program information in member benefit materials if they are required or want to educate their members. |
| How will Customer Care identify members who utilize this program? | Cost Saver members are identified in the Manage Client Program Enrollment screen in Compass. |
| How will the claims appear from the Customer Care perspective? | * Claims processed through the program will begin adjudication under the Caremark rate, and if a lower member price is identified during the claim processing, the drug discount provider will adjudicate the claim, and the preliminary adjudication in Caremark systems will be reversed and reprocessed with program pricing. This all happens in-cycle and in real time at the point-of-sale. * All internal tools such as PeopleSafe and Compass display the in-cycle reversal. * An indicator to explicitly identify claims that process at a lower rate through this program will be available through a Third-Party Pricing Indicator on each Caremark Cost Saver claim. |
| How do the claims look from a member’s perspective?  **Example:** Digital tools, caremark.com, printout. | Member portal and pharmacy printouts will only show the final adjudication outcome, and not the in-cycle reversal. |
| Will quoting tools used by Customer Care and the member reflect the lower rate? | * Price quoting tools that use RxClaim mock adjudication such as Check Drug Cost on Caremark.com, Client Online Services Test Claim and Compass Test Claim are inclusive of program pricing. * Once a claim is adjudicated, the final discount price as accessed through this program will be shown in the patient’s profile.   **Note:** The program is intended to leverage market price variability and prices are subject to change. |
| Can a member request to opt out of the discount?  **Example:** If they want to pay the higher price to meet the deductible more quickly or take advantage of Coordination of Benefits? | There is a Member Opt Out option for Cost Saver in both PeopleSafe and Compass.  **Note:** When opted out, no claims for the member are processed under the Cost Saver program. This change is effective immediately. |
| What impact does Cost Saver have when a member meets their deductible and out of pocket? | * When a member meets their maximum out of pocket and/or deductible, the Caremark plan price in the price compare will reflect the copay or coinsurance as indicated on the client’s plan design. * Cost Saver program claims processed through the program with a discount are ultimately 100% patient pay; however, being in the deductible phase is not a requirement for eligibility. |
| Is Cost Saver available for Mail Order pharmacy claims? | Cost Saver is only available for retail claims. |

[Top of the Document](#_top)

|  |
| --- |
| **Responses to Member Inquiries** |

Refer to as needed:

|  |  |
| --- | --- |
| **Member Question** | **Customer Care Answer** |
| Is my employer or plan provider participating? / Am I in the Cost Saver program? | Reference the **Manage Client Program Enrollment** screen in Compass to determine if the member is participating in Cost Saver. |
| Do I have to enroll? | Members do not need to enroll or take any action to access Cost Saver, as long as their plan is participating. |
| How does Caremark Cost Saver work? | * Caremark Cost Saver works automatically and behind-the-scenes. * No action is required by the member or pharmacy. * Plan members only need to utilize their existing benefit card at their preferred in-network pharmacy. * Caremark Cost Saver compares the plan pricing with pricing available from our drug discount program partner and automatically provides the lower price on eligible medications, where available for eligible members. * The amount paid is automatically applied to the plan members’ deductible and out-of-pocket thresholds. * The program includes generic prescriptions. |
| Can I opt out of the Cost Saver program? | There is a Member Opt Out option for Cost Saver in both PeopleSafe and Compass.  **Note:** When opted out, no claims for the member are processed under the Cost Saver program. This change is effective immediately. |
| Does Cost Saver work in all pharmacies or states? | Cost Saver does not apply to Specialty pharmacy locations.  Cost Saver does not apply to any pharmacy in the following states: (This includes CVS and other pharmacies)   * Tennessee * Oklahoma * West Virginia * Mississippi   Cost Saver is not available to any clients headquartered in Kentucky. |
| If my claim processes through Caremark Cost Saver, how will my EOB look? | Caremark Cost Saver does not impact how claim information is reflected on the EOB. (There will not be an indication that the claim processed through Cost Saver.) |
| How does Cost Saver work with my deductible? | * Existing plan design continues to apply. * Spending on program claims apply to your deductible. * Cost Saver program claims processed through the program with a discount are ultimately 100% patient pay; however, being in the deductible phase is not a requirement for eligibility. |

Pricing-related questions should be answered with a business-as-usual response.

|  |  |
| --- | --- |
| **Member Question** | **Customer Care Answer** |
| Why is the price I was charged different than the last time I filled my script? | These questions are not unique to the Caremark Cost Saver program.  Provide a business-as-usual response. |
| How much is my plan/employer paying? |
| What is the balance of my deductible? / How much of my deductible has been met? |
| Can I use brand drugs instead of generics to apply to my HDHP? |
| I checked the price with Caremark online and/or received a quote from Customer Care, but what I was actually charged is different, why? | Provide business-as-usual response, explaining that there are various factors that can cause pricing to change. **Example:** Different manufacturers, different pharmacies, supply and demand, other drugs on the market, cost set by manufacturer and generic medication availability, etcetera. |

[Top of the Document](#_top)

|  |
| --- |
| **Related Documents** |

[Log Activity/Capture Activity Codes (005164)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=bdac0c67-5fee-47ba-a3aa-aab84900cf78)

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

[Customer Care Abbreviations, Definitions and Terms – I (051681)](https://thesource.cvshealth.com/nuxeo/thesource/#!/view?docid=7980fd12-104b-4071-94f5-3dee9c060cb0)

[Top of the Document](#_top)

Not to Be Reproduced or Disclosed to Others without Prior Written Approval

**ELECTRONIC DATA = OFFICIAL VERSION / PAPER COPY = INFORMATIONAL ONLY**