

New SaveOn Coupon Program for Specialty Drugs

Specialty drugs are expensive prescription medications for chronic conditions that are debilitating without proper treatment. They are usually given by injection or infusion and typically require special handling such as refrigeration.

Nationwide, specialty drugs account for less than 2% of drugs prescribed while comprising 40% of the nation's drug costs. The District's experience reflects the national experience: a few specialty medications make up the lion's share of our prescription costs and are one of the primary drivers of our rising medical premiums.

The District's participation in the SaveOn Specialty Pharmacy Coupon Program is a way to reduce out-of-pocket costs for employees taking specialty medications while allowing the District to control costs for **all** employees.

If you or a family member currently takes a specialty medication, or if one is prescribed in the future, you should know:

- This program saves you and the District money and begins on Jan. 1, 2022.
- SaveOn will contact you or your covered family members currently taking a specialty medication and provide you with the choice to enroll in the coupon program. If opting in, the specialty medication co-payment/co-insurance will be \$0 for the next 12 months — even if you are in the CDHP (Consumer Directed Health Plan). (CDHP participants will not be required to first meet the deductible for this specialty medication).
- If you or your covered family member choose not to participate in the Program, the prescription will still be filled by the SaveOn Specialty Pharmacy, but **you will pay 30% of the monthly drug cost** until reaching what would have been the coupon value. After the coupon value has been met, the plan's usual co-payment/ co-insurance applies for the remainder of the 12-month period. Opting out of this program will mean paying higher costs than you are accustomed to, so we strongly encourage anyone using eligible specialty drugs to **Opt-in**. If you initially choose not to enroll, you can change your mind later.

Your Cost. There are currently over 200 specialty drugs on the SaveOn Pharmacy Drug List. These prescriptions are classified in approximately 10 therapy classes including Hep C, Cystic Fibrosis, Multiple Sclerosis, and Inflammatory conditions. Your out-of-pocket cost for a covered specialty drug is:

SaveOn Specialty Drug Coupon Program		
	Opt-In your out-of-pocket cost	Opt-Out your out-of-pocket cost
PPO	\$0	30% of the monthly drug cost until the coupon that would have been used is exhausted Then you pay the applicable co-pay
CDHP	\$0	30% of the monthly drug cost until the coupon that would have been used is exhausted Then you pay the deductible and the 20% co-insurance until hitting the OOP Max.

Example SaveOn Specialty Drug Coupon Program

Here’s an example comparing an employee’s out-of-pocket costs for a specialty drug when opting-in versus opting-out. For this example, assume the specialty drug costs \$7,000 each month and the coupon’s annual value is \$8,640.

Opt-In			
PPO		CDHP	
Total Annual Out-of-Pocket Cost	\$0	Total Annual Out-of-Pocket Cost	\$0

Opt-Out			
PPO		CDHP	
Calculation			
Total Annual Out-of-Pocket Cost	\$8,920	Total Annual Out-of-Pocket Cost	\$11,940

[Click to see the calculations](#)