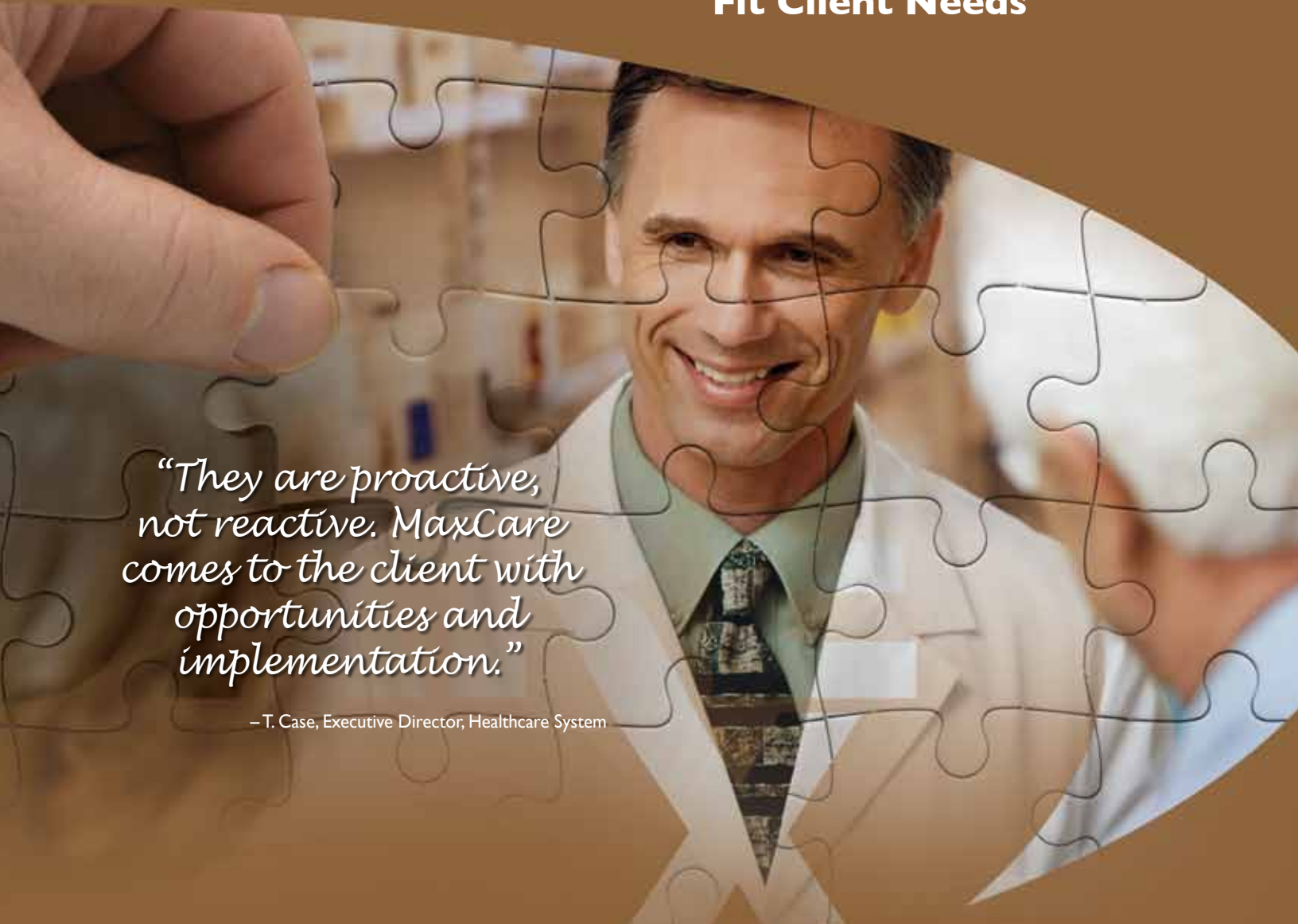




## Clinical Programs That Fit Client Needs

A hand is shown placing a puzzle piece into a larger puzzle. The puzzle pieces form a circular shape containing a photograph of a smiling man in a white lab coat, a light green shirt, and a patterned tie. The background of the puzzle is a blurred clinical setting.

*“They are proactive,  
not reactive. MaxCare  
comes to the client with  
opportunities and  
implementation.”*

– T. Case, Executive Director, Healthcare System

Thoughtfully developed clinical programs address real challenges that plan sponsors encounter in managing their prescription benefits. In general, clinical programs encourage appropriate utilization of medications. This ensures a greater level of safety for members and cost savings for the plan sponsor. Our programs are customized to address specific client needs based on member population and current drug utilization.

# PRESCRIPTION PROGRAMS DESIGNED FOR YOU

## **Step therapy programs.**

Step therapy is one of the most effective cost control techniques available. When a member is diagnosed with a condition for which several treatments are available, the plan requires that the lowest cost treatment is tried first. If the first treatment is unsuccessful in managing the condition, the member can “step up” to higher cost options. In this way, physician prescribing patterns and the overall drug mix are funneled to the most cost effective treatment, keeping overall costs as low as possible.

## **Prior Authorization.**

Requiring prior authorization on more expensive prescriptions is a common cost management technique, particularly for specialty pharmaceuticals. Prior authorization helps influence physician prescribing patterns; if lower cost treatments are a viable option they are more likely to be tried first. Prior authorization assures appropriate therapy and helps the plan sponsor examine and anticipate the cost of more expensive treatments.

## **Rx-OTC.**

The FDA regularly approves new over-the-counter (OTC) medications, and these drugs are almost always less expensive than prescription drugs that treat the same condition. For example, a patient with heartburn who might receive a prescription for Nexium® might find that Prilosec OTC® relieves symptoms just as well. An Rx-OTC program helps educate members about their OTC choices and encourages them to try these options before using costly prescription medications.

## Therapeutic Substitution Opportunities.

Increasing generic utilization is a goal for many plan sponsors. Therapeutic substitution programs are designed to increase generic utilization by encouraging members to seek out generic alternative medications within specific therapeutic categories where the opportunity for substitution with a generic equivalent has been maximized. Members are encouraged to discuss generic alternatives within select therapy classes with the physician in order to take advantage of lower co-payments on generic products.

- **Generic equivalent** — FDA approved generic version of the same medication
- **Generic alternative** — generic version of a different medication within the same therapeutic class

The decision to try a generic alternative remains the joint responsibility of the member and his or her physician.

## Quantity limits.

Most plans set a limit on the quantity of medicine that can be dispensed and controls for when members can order refills. These limitations prevent stockpiling and misuse of prescription medications, serving as both a safety control and cost saving measure.

## Flexible plan design.

Plan design, specifically the co-pay structure, works with the other clinical programs to control costs without compromising care. A tiered co-pay structure with a large spread between co-pays for OTC, generic drugs, brand name drugs and specialty drugs will encourage members to stay aware of the actual cost of their drug regimen and to share in these costs as defined by the specific plan.

By influencing drug utilization, clinical programs help increase members' compliance, persistency, and proper use of medications.

They also work hand in hand with direct price controls such as competitive discounts, fee structure, and rebates to lower costs. The most effective plans manage both price controls and utilization factors to yield the best overall value. The staff at MaxCare will perform regular plan reviews to gauge the effectiveness of clinical programs and recommend any new strategies that will help meet cost and care objectives.

- Diligent focus on safety and lowest net cost medications
- Flexible plan and fee structure
- Competitive discounts across distribution channels
- Effective management of approved drug lists
- Educational campaigns that encourage generics and OTC when appropriate
- Safeguards to help ensure proper use of medications



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