




Retail 90 —

*A 90-day supply at retail pharmacies
generates cost savings and better care*



“The Retail 90 program was an important factor in our choice to use MaxCare. Our members love the convenience of having all of their prescriptions at one local pharmacy”

– D. Post, Director of Human Resources and Administrative Services, Employer Group

Retail 90 is an alternative to mail order that allows members to get a three-month supply of maintenance drugs from their local pharmacy.

TANGIBLE COST SAVINGS

It is a myth that mail order drug prices are cheaper than those found at the retail pharmacy. In fact, some studies show that most prescription plans see an average of 26% savings versus industry pricing standards when they use a 90-day at retail program. With mail order, the PBM is most often the dispensing pharmacy, and this structure doesn't always generate the most savings to the plan.

- Retail pharmacies have a higher generic dispensing rate than mail-order pharmacies. Some mail services may favor brand medications, especially when they generate rebates that increase PBM profit.
- Mail services often offer fixed generic discount rates. That means that even these “lower cost” medications still carry a higher price tag than at the retail pharmacy network.
- Members utilize Retail 90 more often than a traditional mail service program. Typical Retail 90 utilization ranges from 8% to 20%, while traditional mail service ranges between 3% and 11%. It's a tangible benefit for members and a cost saving program for sponsors.

Example of savings on generic medications.

Generic Drug	30 Day Retail Rx	90 Day Retail Rx	Mail
Simvastatin AWP cost:	\$147.12	\$441.37	\$441.37
Network Discount	-\$130.66	-\$391.98	-\$242.75*
Dispensing Fee:	+ \$2.00	+\$1.50	\$0.00
Cost before Copay	\$18.46 (89% discount)	\$50.99 (89% discount)	\$242.75 (55% discount)
Normalized to 30 day	\$18.46	\$16.70	\$80.91

*Mail order pharmacy generic discounts are typically fixed discounts ranging from 45% to 55% off AWP.

The example shows a dramatic difference in cost of \$64.21 between a 90-day retail generic claim and a traditional mail-order generic claim.

Local providers give better service.

The ability to obtain a 90-day supply of medication from a local pharmacy gives members the convenience of choosing a nearby provider instead of being forced to use a single facility located out of state. This means greater convenience and a higher level of care for members.

- Patient Choice — Retail 90 lets members work with their established and trusted community pharmacist. Face-to-face personalized service from a local pharmacist ensures member satisfaction, encourages unrestricted dialogue between the member and the pharmacist, and allows for a clear understanding of the member's complete medication regimen. This encourages proper utilization of medications — an important factor in member health and cost savings.
- Prescriptions are filled the same day with no need to wait for mail delivery. This is helpful with last minute refills when the medication is down to the last few doses.
- Members do not need to obtain duplicate prescriptions or remember which prescription goes to which pharmacy. There is no special registration form to fill out. They can obtain all medications from their local, trusted source.
- Members' medical information, questions, and credit card information stay with the local pharmacy, not strangers over the Internet or through the mail.
- Money stays in the local community instead of going out-of-state.

Accessing the benefits of Retail 90 is easy. Members should have their doctor write the prescription for a 90-day supply of maintenance medications. That prescription can be taken to any of our Retail 90 Rx providers. Visit our website at www.maxcarerx.com to search our complete, nationwide list of providers.



THE BENEFITS ARE CLEAR

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