

Consumers are expected to spend more than \$338 billion on prescriptions annually. One in four people have difficulty affording the cost of medication. A variety of prescription drug discount cards are available to consumers, making medications more affordable. Discount cards are heavily marketed and resemble health insurance cards; however, they are not processed through the insurance benefit. Prescription discount card programs are privately managed and do not fulfill the minimum insurance requirements of the Affordable Care Act therefore they must be considered differently than health insurance. Insurance payers will not process drug claims if a prescription discount card is used, and the purchase price paid will not apply to deductible or out-of-pocket maximum accumulators.

There is no fee to use the Capital Rx Discount Card. An online pricing tool enables consumers to determine pricing for their specific medications and choose the pharmacy that offers the most savings. Those who have health insurance can compare the savings to what their insurer offers. Savings may be substantial for those with a high deductible health plan. Discounts may vary by prescription, location and pharmacy used. For example, discounts on medications that are highly utilized in a specific area may be highly discounted. Savings on generic drugs are typically much higher than savings on name brand drugs. Most doctors write prescriptions in a way which allows generic substitution since they are clinically equivalent to the ingredient in the original brand.

HIPAA privacy rules apply to health care providers, health insurance plans, and health information clearinghouses that maintain records or submit claims for other covered entities. Capital Rx discount card does not require any personal information for use. Pharmacies are covered by HIPAA and do not disclose personally identifiable information to the discount card company when a prescription is filled.



Cost	- Free - Member's cost may be higher or lower than using their prescription benefit - Savings may vary by drug and/or by pharmacy - Out-of-pocket cost will not be applied to member's deductible or out-of-pocket accumulators - Members who will not meet their deductible can benefit greatly by using a discount card
Network	- Generally accepted by major pharmacy chains and independent pharmacies, Costco, Kroger, Publix, Walmart, CVS, Walgreens, Rite Aid - Some independent pharmacies and chains may be excluded
Drugs	- Generally focused on broadly distributed generic drugs - Some drugs may not be covered; specialty, medical supplies
Member Experience	- Easy access via a phone app, webpage, and actual printed card - Tell your pharmacy that you have a discount card before they fill your prescription
Eligibility	- No limitations on who may use a discount card - Insured, uninsured, any age, any geography, etc.

Key Facts:

- Based in New York, NY
- Better Business Bureau A rating
- Pharmacy network extends to over 66,000 pharmacies nationwide
- No fee
- Pricing tool on website and mobile app. offers digital or printed coupons
- Discounts on pet medications at participating pharmacies
- Privacy policy is well written and defines use of personal information
- There is no need to enter personal information.
- Website does not collect or share consumer data with any third party

capitalrxadvantage.com