BEING A SMART SHOPPER

2019 MASBO CONFERENCE • GREAT FALLS, MONTANA
TOPICS

▪ Preventive Services
▪ Advantages of Preventive Health vs Reactive Treatment
▪ Preventive RX
▪ Generic vs Name Brand Prescriptions
▪ Care Options

Education is the most powerful weapon which you can use to change the world.
—Nelson Mandela
PREVENTIVE HEALTH

TESTS
- BLOOD PRESSURE
- DIABETES
- CHOLESTEROL

CANCER
SCREENINGS
- MAMMOGRAMS
- COLONOSCOPY

INTERVENTION
- QUIT SMOKING
- LOSE WEIGHT
- EAT HEALTHY
- IDENTIFY DEPRESSION
- REDUCE ALCOHOL USE
- AVOID SEXUALLY TRANSMITTED DISEASES

STD
SCREENINGS
- SEXUALLY TRANSMITTED INFECTIONS

REGULAR VISITS
- WELL-WOMAN, WELL-BABY, AND WELL-CHILD

CARE
- FOR HEALTHY PREGNANCIES

VACCINATIONS
- FLU, PNEUMONIA, MEASLES, POLIO, MENINGITIS AND OTHER DISEASES
REACTIVE TREATMENT VS PREVENTIVE HEALTH

REACTIVE TREATMENT
- Aims to alleviate physical symptoms as they rise
- Patient is not involved in their own care, treated by doctors when symptoms flare up
- Relies heavily on medication to treat symptoms
- Expensive and ongoing treatment for chronic conditions
- Expensive emergency situations, ER visits, unnecessary medical expenses, pain and suffering

PREVENTIVE TREATMENT
- Proactive care
- Aims to address the cause of disease
- Patient is involved in their own care and empowered to take actions to maintain health
- Relies on diet, exercise, and behavior modification in addition to medication to manage symptoms of disease
- Time-consuming but cost effective; educates patients and improves overall health
Chronic diseases are responsible for 7 of every 10 deaths in the US.

Many chronic diseases are either largely preventable or easily managed if patients prioritize preventive care and work closely with their providers.

In 2018, U.S. healthcare spend reached over $3.67 trillion, accounting for 19.5% of gross domestic product (GDP).

From a quality perspective, technologies such as the electronic health record (EHR) have helped providers enhance the quality of care by improving diagnoses and treatments with fewer errors.

- over 99% of hospitals in the U.S. use EHR systems
- as a single tool, the EHR does not solve all the problems in the “cost, quality, and access” continuum

The U.S. has made many attempts to improve patients’ access to healthcare, which have helped improve access to some extent, but also increased costs.

- a key objective of the Affordable Care Act (ACA) was to open up access to healthcare services and better manage costs by addressing the insurance part of the access equation
- continuing discussion regarding the outcomes and impacts of the ACA
NO-COST PREVENTIVE RX
MEDICATION COVERED AT $0 TO YOU

Call the Customer Service number listed on your member ID card to find out what drugs are covered at no cost share under your plan.

- Your health plan may include certain prescription and over-the-counter (OTC) preventive medicines, as a benefit of membership, at no cost to you when you use a pharmacy or doctor in your health plan's network.

- There is no co-pay, deductible or coinsurance, even if your deductible or out-of-pocket maximum has not been met.

- Coverage for these medicines can vary according to the type of plan you are enrolled in.

- Age limits, restrictions and other requirements may apply.
Generic Medicines Used by Seniors Account for 1/3 of Savings

2017 Generic Savings by Patient Age

Taken together, medicines taken by older adults (40-64 years old) and seniors account for 80 percent of the $265 billion in savings generated by generics in 2017.

Sources: IQVIA, National Sales Perspectives, Mar 2018; PayerTrak, Mar 2018; CMS National Expenditures Feb 2018
NAME BRAND VS GENERIC PRESCRIPTIONS

Generic drugs are less expensive because generic manufacturers don’t have the investment costs of the developer of a new drug. New drugs are developed under patent protection.

Q: What are generic drugs?
   A: A generic drug is a copy that is the same as a brand-name drug in dosage, safety, and strength, how it is taken, quality, performance, and intended use.

Q: Are generic drugs as safe as brand-name drugs?
   A: Yes. The FDA requires that all drugs be safe and effective. Since generics use the same active ingredients and are shown to work the same way in the body, they have the same risks and benefits as their brand-name counterparts.

Q: Does every brand-name drug have a generic counterpart?
   A: No. Brand-name drugs are generally given patent protection for 20 years from the date of submission of the patent.

Q: What is the best source of information about generic drugs?
   A: Contact your physician, pharmacist, or insurance company for information on your generic drugs. Also, visit the FDA website at fda.gov/cder/ogd/.
NAME BRAND VS GENERIC PRESCRIPTIONS

QUESTIONS TO ASK YOUR DOCTOR OR PHARMACIST

Why are you suggesting this dosage?
Prescriptions with a higher dose of the same drug could end up costing hundreds of dollars more, depending on where you shop. Pay especially close attention if you’re visiting a dispensing doctor who gives you the drug directly instead of having it filled by a pharmacist.

Can I use a lower-cost generic?
Generic drugs have the same active ingredients, strength, quality, and safety as their name-brand counterparts, but they can cost hundreds of dollars less. A low-cost alternative is bound to hit the market eventually.

Is there an OTC alternative?
Over-the-counter (OTC) drugs won’t usually put more than a $20 dent in your wallet, so it’s worth asking if you really need a prescription for treatments like nasal sprays. Pharmacist might know even more about specific OTC medications than your doctor does.

Or would a prescription be cheaper than this over-the-counter product?
Sometimes, a prescription medication actually costs less than a similar OTC option.

Can I get free samples?
If your physician writes an expensive prescription, it’s worth asking if you can get samples. Drug companies hand out around $18 billion worth of samples a year.

For a list of covered prescriptions on the MUST health plan, visit:
mustbenefits.org/explore-plans/pharmacy

Source: www.rd.com
CARE OPTIONS
CAREHERE HEALTH CENTERS—alternate ways to access care

CAREHERE SERVICES
- Chronic Disease Management
- Health Coaching Services
- Care for Infections & Colds
- Flu & Allergy Treatments
- Well-Child Checkup
- School Physicals
- Sports Physicals
- Annual Health Screenings
- Stress Management
- Tobacco Cessation
- Routine Blood Work
- Skin Checks
- Immunizations
- Minor Stitches
- Wellness Programs
- Annual Exams
- MRI & Diagnostic Referrals
  - Zero cost for traditional plan (Basic, CM and RM Plans) members
  - $55 office charge HDHP members*

*until deductible is met

LOCATIONS
ANAConDA—1102 Commercial St
Tues-Wed • 7am-6pm

BUTTE—3703 Harrison Ave, Ste B
Mon-Wed • 7am-6pm
Thurs • 7am-5pm
Friday • 7am-6pm
Sat • 8am-1pm

BILLINGS—1501 14th St W, Ste 230
Mon-Thurs • 7am-6pm
Friday • 8am-5pm

HELENA—405 Saddle Dr
Mon-Friday • 7am-6pm
Sat • 8am-12pm

MISSouLA—1211 S Reserve, Ste 202
Mon-Thurs • 7am-6pm
Friday • 9am-6pm

Convenient Scheduling
CareHere.com | CareHere App
or by phone 877.423.1330

All MUST members have access!
VIRTUAL VISITS (powered by MDLive)—alternate ways to access care

VIRTUAL VISITS (telehealth)

› Doctor is available 24 hours a day/seven days a week via phone, computer or tablet
› Speak to a doctor immediately or schedule an appointment. This can be a better alternative to the emergency room or urgent care.
› On average, a virtual visit is $44
  $85 less than an in-person PCP visit
  $250 less than an urgent care visit
  $950 less than an ER visit

General Health
- Allergies
- Asthma
- Joint aches
- Sinus infections

Just some of the conditions virtual visit doctors can help treat and prescribed needed medication

Pediatric Care
- Cold/flu
- Ear infections
- Pink eye
CARE OPTIONS
VIRTUAL VISITS (powered by MDLive)—alternate ways to access care

Why Virtual Visits?

Simple, non-emergency medical conditions can be addressed via telephone, online video or mobile app.

Digital prescriptions can be sent to the member’s pharmacy of choice.

You and your employees save
CARE OPTIONS

24/7 NURSELINE - The Right Care at the Right Time

Use eligibility information to guide members to primary care physician, urgent care, emergency room or other care as necessary – to improve health quality and lower costs.

Answers general health questions.

Staffed by registered nurses.

Can direct members to audio library of 1,000+ health topics.

mustbenefits.org | 406.457.4400 | Follow us at MUSTbenefits
QUESTIONS

THANK YOU!