

# Answers to Frequently Asked Questions about Express Scripts, Inc.’s “Opt-Out” for Select Home Delivery:

For certain health plans using Express Scripts, Inc. (the “Company”) to manage their prescription drug benefit, patients taking maintenance prescription medications may have recently received letters from either or both their HR Benefits office and from the Company outlining the details of an “Opt-Out” requirement for Select Home Delivery (mail).

The following FAQs should provide answers to typical questions and concerns patients have about the Company’s Select Home Delivery Program with an Opt-Out Requirement. As with any plan design, individual plans can modify or change various elements to suit the needs of their patients. Despite numerous attempts to contact the Company to get specific information with regard to these matters, they have failed to respond at all. Therefore, while we have compiled this guide from various public and other sources and believe it to be accurate, we cannot guarantee that it is. (See the FAQs for University of Kentucky employees [here](#). These FAQs and responses are designed to provide general guidance, but they are not a substitute for a direct conversation with the appropriate HR contacts. We thus encourage health plan patients to contact their HR Benefits department regarding any questions or concerns that are not addressed here or that they suspect might have a significant financial or patient care impact.)

## **1. The letter states the patient may pay a higher price if the patient opts-out of Select Home Delivery. Are the patient’s prescription benefits changing?**

Usually, patient co-pays will continue just as they have been all along. In most cases, this program does not require patients to use Select Home Delivery and does not change patient prescription benefits anyway. It just requires patients to make a CHOICE and to communicate that choice about which medications they want to keep at their local pharmacy and which, if any, they want to move to Select Home Delivery.

It is important to be aware that the Select Home Delivery Program is separate and distinct from two (2) other Company home delivery programs that patients may be currently enrolled in or considering enrollment. Exclusive Home Delivery (EHD) mandates the use of home delivery (mail) after a designated number of prescription re-fills for maintenance medications. Home Delivery (HD) may or may not require mandatory use of home delivery (mail) based on individual health plan designs. The Patient must be aware of the exact home delivery program he/she is being informed of or directed to enroll in. The letter to the Patient will usually specify the specific home delivery program.

## **2. Why did the Patient get this letter about Select Home Delivery?**

The patient probably received this letter because he or she is currently taking a maintenance medication for a chronic condition (high blood pressure, high cholesterol, diabetes, etc.). The Company likely committed to your patient’s health plan on providing potential savings and is implementing this program in exchange for the health plan’s commitment to promote the use of the Company’s out-of-state prescription dispensing facility for maintenance medications. The Company, like most typical deals of Pharmacy Benefit Managers (PBMs), likely reaps huge profits from these programs, but does not guarantee the savings promised to the plan. Since study after study has proven that patients prefer to get their prescriptions filled at local pharmacies instead of out-of-state dispensing facilities, the Company insists that this is not a mandatory mail order program, just a program that requires patients to communicate a “choice” of Select Home Delivery (mail) or a retail pharmacy. It assures the patients that

they still have full choice and flexibility about which pharmacies patients can use. However, the Company insists that the patient “opt-out”, presumably so that it’s marketing department can “hard sell” them on mail delivery through so-called “patient education programs.” This means patients who opt-out likely will be flooded with on-going solicitations from the Company urging them to sign-up for this “voluntary” program.

### **3. What does the Patient do if he or she needs to get an antibiotic or a prescription right now?**

All Home Delivery options including Select Home Delivery are only for maintenance medications. For medications to treat an acute condition, such as an infection or an allergic reaction, the patient will still fill at the local pharmacy of his or her choice so that he or she can receive immediate treatment.

### **4. Can the Patient get some of his or her prescriptions from Select Home Delivery and still get some at the local pharmacy?**

Yes – under most plans designs. Usually, this is not an all or nothing program. The patient can usually pick and choose which, if any, medications he or she wants to obtain from the Company’s Select Home Delivery option and which to get filled at the local pharmacy. Once the patient receives his or her specific letter, he or she will have the list of the medications eligible for this program and can inquire about individual savings on each of these medications before deciding.

There may be factors other than cost that may guide the patient’s decision. If he or she is concerned about ready access to a medication and just aren’t comfortable with getting that particular medication through Select Home Delivery, they can still pick and choose on any basis. In addition, when the patient goes to a single pharmacy, pharmacists can effectively monitor for nonadherence, drug interactions and prevent medication errors and serve as a key touch point to effectively monitor patient medication use.

Again, usually the patient usually has full choice in how to use or not use this Select Home Delivery program.

### **5. The Select Home Delivery letter says after the 3<sup>rd</sup> fill, the patient will have to pay the full cost of the prescription. Do his or her benefits end after 3 refills if they don’t want to use Select Home Delivery?**

Usually, nothing has changed in terms of the patient’s Prescription Benefits and the co-pay structure. Usually, the “full cost of the prescription” only comes into play if the patient doesn’t call the Company to advise them that the patient wants to keep his or her Rx’s at their retail pharmacy. After the 3<sup>rd</sup> fill at a retail pharmacy, the patient would be responsible for the full cost ONLY until he or she calls the Company and informs the Company that the patient wants to keep using a retail pharmacy or start using the Select Home Delivery Service at the next fill. Once that is done, the pharmacy can reprocess the prescription and the patient only pays the co-pay. It is fully reversible and is in place just to ensure that the patient affirmatively makes the choice.

### **6. What if the patient doesn’t want to do this at all? Can he or she just tell the Company that they don’t want any prescriptions through Select Home Delivery?**

Usually patients have full choice in how to use or not use this program. If the patient doesn’t want to get any of his or her prescriptions through Select Home Delivery, they can call and just tell the Company that. The patient should not have to go through each medication and opt out, but should be able to just issue a blanket statement that they don’t want to participate at all.

*Opt Out Calls can be made Monday through Friday, 7:30 am to 5:30 pm Central Time. The telephone number should be listed in the Select Home Delivery notification letter from the Company.*