



Northern Light
HealthSM

Navigating the Challenges of Pharmaceutical Costs

Good Health is Good Business Conference Series

Topics:

- Cost saving strategies for employers to consider
- Benefits design
- Navigating new drugs on the market
- What should consumers know
- Weight loss medications

01.18.2024

Good Health is Good Business





Ed Gilkey, MD, MS, MBA, CPE, Senior Physician Executive, Northern Light Beacon Health



Conner Kennedy
Account Executive
Acadia Benefits



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Director, Continuing Education, Program Planning & Communications, Continuing Pharmacy Education Administrator
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Vice President – Chief Pharmacy Officer
Northern Light Health

Legal Disclosure:

The information presented in this session is provided for educational purposes only and is not meant to substitute professional or medical judgment.

Northern Light Health does not know the particulars of your situation, so the information presented today is intended to be general in nature and may not apply to every individual situation.

Northern Light Health and the presenters make no guarantees or warranties regarding any information provided.

Ask us questions – give us feedback – this hour is for you

- Please use the **Q and A** function to ask your questions at anytime.

1. I am able to apply the tools and guidance provided today to support my workplace and/or employees.*
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
2. The information provided today was easy to understand and relevant.*
 - Strongly Agree
 - Agree
 - Neutral
 - Disagree
 - Strongly Disagree
3. How likely are you to recommend the Good Health is Good Business conference series to a fellow colleague and / or Maine employer?*
- Very Likely
- Likely
- Neutral
- Unlikely
- Very Unlikely
4. How likely are you to attend one of our Good Health is Good Business zoom conferences in the future?*
- Very Likely
- Likely
- Neutral
- Unlikely
- Very Unlikely
5. What topic(s) would you like us to focus on in the future?

Plan Design as it Relates to Pharmaceuticals

Conner Kennedy

Account Executive, Acadia Benefits

Plan Design as it Relates to Pharmaceuticals

Small Employers (50 EEs & Under):

- Highly controlled by the state medical carriers. Carriers in the small group market control the drug benefits for their Medical products and change plan design every year.
- A 5-tier pharmacy structure allows carriers to chose how they will share the cost with members for different drugs.
- Under the Affordable Care Act certain preventive drugs are covered at 100%.
- First 3 tiers are most commonly subject to a Copayment.
 - Preferred Generic, Non-Preferred Generic, and Preferred Brand
- Tiers 4 & 5 are most commonly subject to additional member cost sharing. For example, Copay after deductible, coinsurance after deductible, or coinsurance up to a script max.
 - Non-Preferred Brand and Preferred Specialty

Plan Design as it Relates to Pharmaceuticals (continued)

Large Employers (*Over 50 EE's*):

- Employers have more flexibility in choosing a prescription drug benefit. Many more plan designs are available, a specific copayment for each tier, specific prescription (RX) deductibles, coinsurance after deductible, etc...
- Medical carriers will offer 3-tier, 4-tier, and 5-tier pharmacy benefit options.
- Medical carriers will offer alternate drug formularies to choose from. Drug coverage will differ between each formulary offered resulting in higher or lower premiums.

High Deductible Health Plan (large & small employers)

- Members must meet their deductible before the medical plan starts sharing cost through coinsurance or and/or copays. One exception are drugs included on the Preventive Drug list. The Deductible is waived for Preventive Drugs.

Pros and Cons of High Co-Pay Plans

Pros:

- Helps reduce plan premium by shifting out-of-pocket cost to the member.
- Increases drug cost transparency for members.
- Engages members to consider lower cost plan options.

Cons:

- Could pose as a barrier to employees receiving care.
- Pharmaceutical copay reimbursement programs can offset the value of a “high copay plan”.

Employer Strategies

Small Employers (50 EEs & Under):

- In the regulated small employer market, employers must accept medical carriers plan design and drug formularies. There are plan design options, but no cost control strategies available to the employer.

Large Employers (Over 50 EE's):

- Large insured employers can select a medical carrier based on capabilities. Every major medical carrier has a Pharmacy Benefit Manager (PBM) partner to help manage drug cost.
- Employers with high drug utilization can add in a specific RX deductible to help control cost.
- Large self-funded employers have a lot of options available.
 - Carve-out PBM, Custom prior authorization and/or prior authorization, Gene therapy risk pool, etc...

Employer Strategies (continued)

Individual Coverage Health Reimbursement Arrangement (ICHRA) (large & small employers)

- The Individual Coverage HRA program has saved employer dollars by moving their claim risk into the individual marketplace.
- Businesses can choose eligibility requirements based on the employee classes.
 - Full-time, Part-time, Salaried, Hourly, Seasonal, Temporary employees, Foreign employees, Employees in different locations, etc.

RX Savings Mini-Masterclass: **Tips for Navigating Prescription Drug Costs**

Michela Fiori, PharmD, MPH, BCACP, CTTS

Ambulatory Clinical Pharmacist Specialist, Northern Light Health

Associate Clinical Professor, UNE School of Pharmacy

Presentation Objectives



EMPOWERMENT:

EQUIP ATTENDEES WITH THE KNOWLEDGE AND TOOLS TO HELP TAKE CONTROL OF RX MEDICATION COSTS



COST-SAVING STRATEGIES:

PROVIDE PRACTICAL AND ACTIONABLE STRATEGIES FOR SAVING MONEY ON RX MEDICATIONS AND LEVERAGING PATIENT ASSISTANCE PROGRAMS AND DISCOUNTS



HEALTHCARE CONSUMER ADVOCACY:

FOSTER A SENSE OF ADVOCACY AMONG ATTENDEES, ENCOURAGING ACTIVE ENGAGEMENT WITH HEALTHCARE PROVIDERS, INSURANCE PLANS, AND AVAILABLE RESOURCES

Introduction

- In the United States, RX medication prices have been steadily rising
 - January 2022-January 2023: more than 4,200 medications had average price increase of 15.2%
- High RX medication prices mean affordability challenges for:
 - Patients
 - Health care payers
 - Employers
- Managing prescription costs is especially important to facilitate patient medication adherence to necessary medications



Arielle Bosworth. Changes in the list prices of prescription drugs, 2017-2023. ASPE. Accessed January 14, 2024. <https://aspe.hhs.gov/reports/changes-list-prices-prescription-drugs#:~:text=Over%20the%20period%20from%20January,to%20%24590%20per%20drug%20product.>

Understanding Prescription Medication Costs

Some factors contributing to high costs include:

- Research and Development
- Marketing
- Regulatory expenses

Insurance co-pays and deductibles can mean high out-of-pocket medication costs

- Deductibles can be high
- Co-pays may be unaffordable

Generic Medications and Formulary

Generic medications are bioequivalent to brand-name but are often much more affordable due to lower development costs

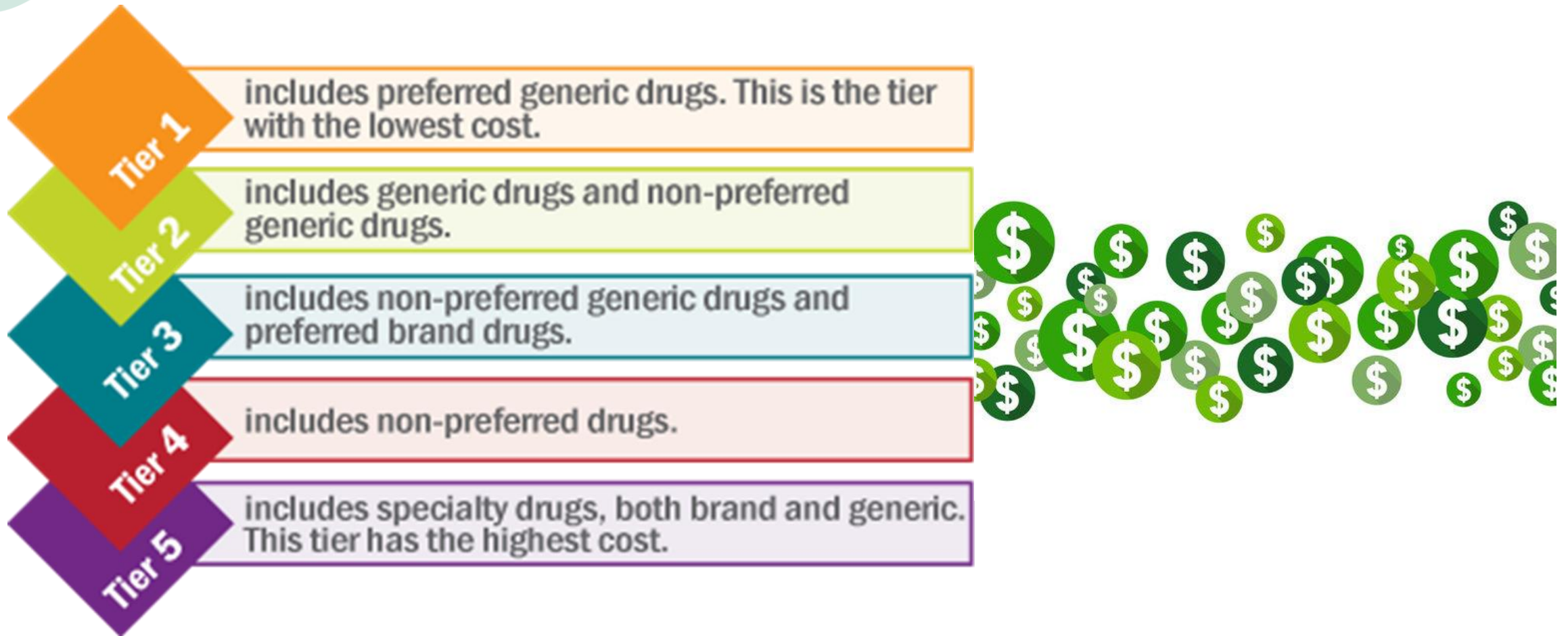
- Can save as much as 85% compared to brand-name

Formulary lists will outline which medications are covered and at what cost tier

Encourage patients to discuss with their healthcare provider the possibility of utilizing generic alternatives whenever applicable

Tier 1 and 2 medications typically less expensive than tier 3, 4, and 5

Insurance Tiers Explained



Prescription Assistance, Coupons, and Discount Services

Ask your pharmacy about discount medication lists!

- Many pharmacies offer discount medication lists for common generics
 - “\$4 lists” exist at many big chain pharmacies
 - Smaller pharmacies often have their own discount programs
- Some pharmacies offer price matching policies



NeedyMeds

- www.needy meds.org
- Helps individuals find assistance with costs of medications
- Provides direct links to:
 - Patient Assistance Programs
 - Coupons (through NeedyMeds)
 - Support services
 - Drugs.com information



Clip the card and save

NeedyMeds
NeedyMeds.org



DRUG DISCOUNT CARD

BIN: 019520
RX PCN: NMeds
RX GRP: DRUGCARD
ID: NMNA733663784223

This is a drug discount program, not an insurance plan.

NeedyMeds Drug Discount Card
www.needymeds.org

Patient: Simply present this card to a participating pharmacy to receive a discount on your prescription. Patients who have Medicare, including Part D, Medicaid or any state or federal prescription insurance can only use this card if they choose not to use their government-sponsored drug plan for their purchase. The card is not valid in combination with those programs. For questions concerning the card, call 1-888-602-2978 or visit www.drugdiscountcardinfo.com.

Pharmacist: Card must be presented to receive program benefits. Clear system of prior cardholder information associated with this universal cardholder ID. For processing questions, call DST Pharmacy Solutions at 1-866-921-7286.

DST PHARMACY SOLUTIONS

- Save up to 80%
- Use at over 65,000 pharmacies nationwide including all major chains
- Share the card with friends and family
- Use the card as often as needed
- Free, no fees or registration
- Never expires

What if I have insurance?

Anyone can use the card, but it can't be combined with insurance. You can use the card instead of insurance if:

- A drug isn't covered by your insurance
- Your insurance has no drug coverage
- You have a high drug deductible
- You have met a low medicine cap
- The card offers a better price than your copay
- You are in the Medicare Part D donut hole

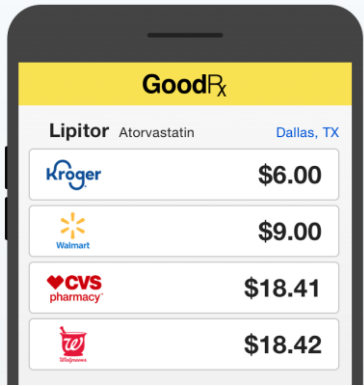
GoodRx Coupons

Free coupons which can be downloaded at www.goodrx.com

Patient brings the coupon to the pharmacy to be applied to their prescription – save up to 80%

GoodRx website allows users to search for drug prices and discounts by pharmacy, as prices vary between different companies

GoodRx is not insurance, and is used in place of insurance, to help individuals pay less than the cash price for their prescription



300mg Invokana (30 tablets)



Next, pick a pharmacy to get a coupon

Presque Isle, ME

Popularity ▾

✦ Save more on your first fill of Invokana with GoodRx Gold. [Start free trial](#)

as low as **\$557.07** >



Walgreens

~~\$734~~ retail
Save 16%

\$620.18

[Get free savings](#)

🔥 Most popular

📍 Closest store



Walmart

~~\$720~~ retail
Save 13%

\$627.81

[Get free savings](#)



Rite Aid

~~\$783~~ retail
Save 25%

\$588.72

[Get free savings](#)



Shaws

~~\$728~~ retail
Save 20%

\$581.69

[Get free savings](#)

↓ Lowest price



Scan to get these savings in the GoodRx app.

Mark Cuban Cost Plus Drug Company

- Medications are priced at what it costs to buy them from manufacturers, plus a 15% markup
- Small pharmacy labor and shipping fees (charged per order, not per medication)
- Requires a prescription sent directly to CostPlus

All Medications

Acid Reflux
Alcohol Dependence
Allergies
ALS
Angina
Anti-bacterial
Anti-fungal
Anti-Inflammation
Anti-Parasitic
Anti-viral
Antihyperlipidemic
Antimalarial
Arrhythmia
Arthritis
Asthma/COPD
Birth Control
Blood Thinner
Bone Health
Breast Cancer
Burns
Cancer

Colonoscopy Preparation
Constipation
Cough
Crohn's Disease
Dementia
Dental Care
Diabetes
Diuretic
Erectile Dysfunction
Eye Health
Fertility
Gallstone
Gastrointestinal
Glaucoma
Gout
Hair & Skin Health
Heart Failure
Heart Health
Hemorrhage
Hemorrhoids
High Blood Pressure
High Cholesterol

HIV
Hormone Therapy
Huntington's Disease
Hyponatremia
Incontinence
Infection
Insomnia
Iron Overload
Kidney Disease
Leukemia
Low Blood Pressure
Low Blood Sugar
Low Potassium
Men's Health
Mental Health
Migraines
Multiple sclerosis
Muscle Relaxants
Musculoskeletal
Nausea
Neurological
Opioid Dependence

Organ Transplant
Pain & Inflammation
Parkinson's Disease
Phenylketonuria
Prostate
Pulmonary Fibrosis
Restless Leg Syndrome
Rheumatoid Arthritis
Seizures
Sleep Aid
Smoking Cessation
Steroid
Stroke Prevention
Thyroid
Urea Cycle Disorders
Urinary Symptoms
Vascular Disease
Vitamin Deficiency
Wilson Disease
Women's Health

No middlemen. No price games. Huge drug savings.



Imatinib

(Generic for Gleevec)

\$13.40

Retail Price: \$2502.50

Abiraterone Acetate

(Generic for Zytiga)

\$33.50

Retail Price: \$1093.20

Invokana (Canagliflozin)

\$245.92

Retail Price: \$676.14

Mesalamine

(Generic for Canasa)

\$28.70

Retail Price: \$766.80

Lisinopril

(Generic for Prinivil)

\$5.60


Retail Price: \$24.00

[See all medications](#)

[All Medications](#) > Invokana (Canagliflozin)

Invokana (Canagliflozin)



 Prescription Required

Why does my medication look different?

Different manufacturers produce different looking medications to distinguish themselves from one another, but the drug, strength, and ingredients are the same.

Contact your doctor for a prescription

Create an account, and receive an email once we receive your prescription. Don't see the quantity you need? We will fill the amount prescribed by your doctor.



[Get Started](#)

Price Calculator

Invokana (Canagliflozin)

Bottle of Tablets • 300mg • 1 count

\$245.92

Form

[Bottle of Tablets](#)

Strength

[100mg](#)

[300mg](#)

Volume

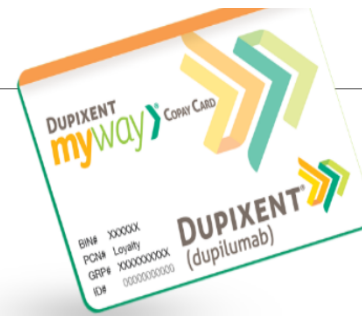
[30 Tablets](#)

[90 Tablets](#)

Good Health is Good Business

Manufacturer Savings Programs

- Many manufacturers have medication specific savings cards/coupons available on their website for free access
- Must have commercial insurance
- Savings card helps with the out-of-pocket cost



THE DUPIXENT MyWay COPAY CARD

The **DUPIXENT MyWay** Copay Card may help eligible patients cover the out-of-pocket cost of DUPIXENT. If you're eligible, you can sign up online or by phone and your card will be sent to you via email. Terms & Restrictions apply.

[CHECK COPAY CARD ELIGIBILITY →](#)

THE DUPIXENT MyWay PROGRAM

The **DUPIXENT MyWay** patient support program is here to help you at every step of your DUPIXENT treatment journey. Enrolled patients receive:

- » One-on-one support from our **DUPIXENT MyWay** support team
- » Help understanding insurance coverage
- » Financial assistance (for eligible patients only)
- » Help scheduling deliveries
- » Virtual, over-the-phone, or home injection training

[ACCESS DUPIXENT MyWay →](#)



Free Trial Offers

ELIQIS resources to support your patients

Patient Resources | Request Samples | Benefits Investigation | Dosing Guide | Hospital Discharge Resources | Clinical Trial Studies

Co-Pay and Free Trial Offers for Your Patients Prescribed ELIQIS



Help patients get started on ELIQIS

Free 30-Day Trial & \$10 Co-Pay for Eligible Patients

Free 30-day trial offer for first-time patients and co-pay assistance for eligible patients prescribed ELIQIS.*

- This co-pay card is accepted only at participating pharmacies
- This co-pay card is not health insurance

*Eligibility Requirements and Terms and Conditions apply. Please see drop-downs below for details.

[VIEW SAVINGS OFFERS](#)

[Click here to see Co-pay Card patient eligibility requirements and terms of use](#) ▶

Key Takeaways for Navigating High Medication Costs

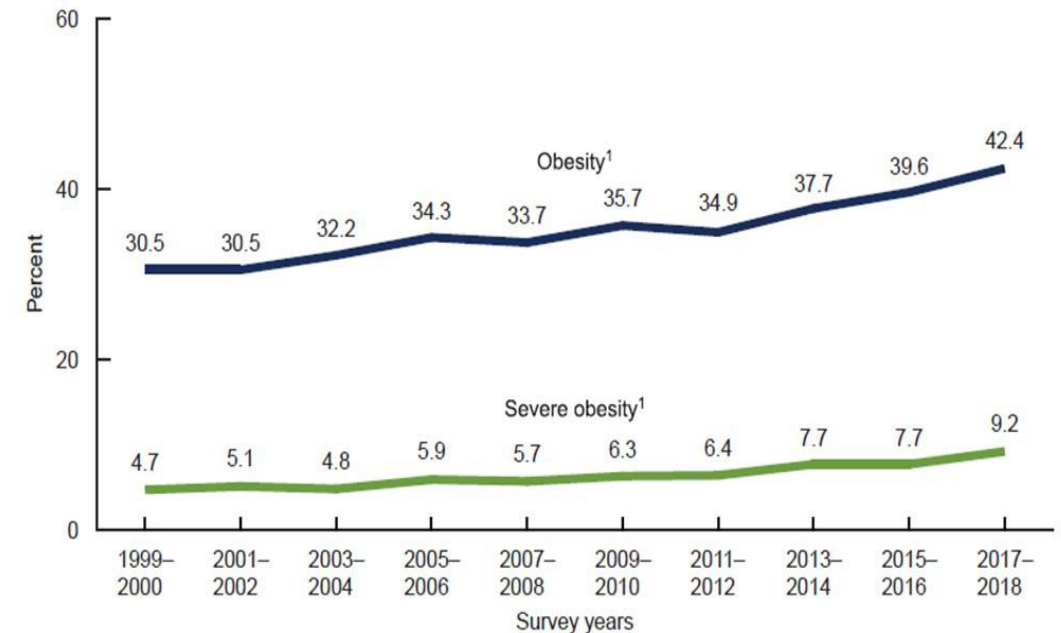
- ✓ Inquire about generic alternatives for prescription medications, which are often more affordable
- ✓ Explore pharmaceutical company and other assistance programs that may provide discounts or free medications based on financial need
- ✓ Compare prices with different pharmacies
- ✓ Look for free sample/trial offers for temporary cost offset and to ensure the medication is going to work for you
- ✓ Understand your insurance coverage, including copays and deductibles, and discuss alternative covered medications with your provider

Advancements in Medication Assisted Weight Loss

Matthew Marston, PharmD, MBA, BCPS, BCOP
Vice President, Chief Pharmacy Officer, Northern Light Health

Obesity Now Considered a Pandemic

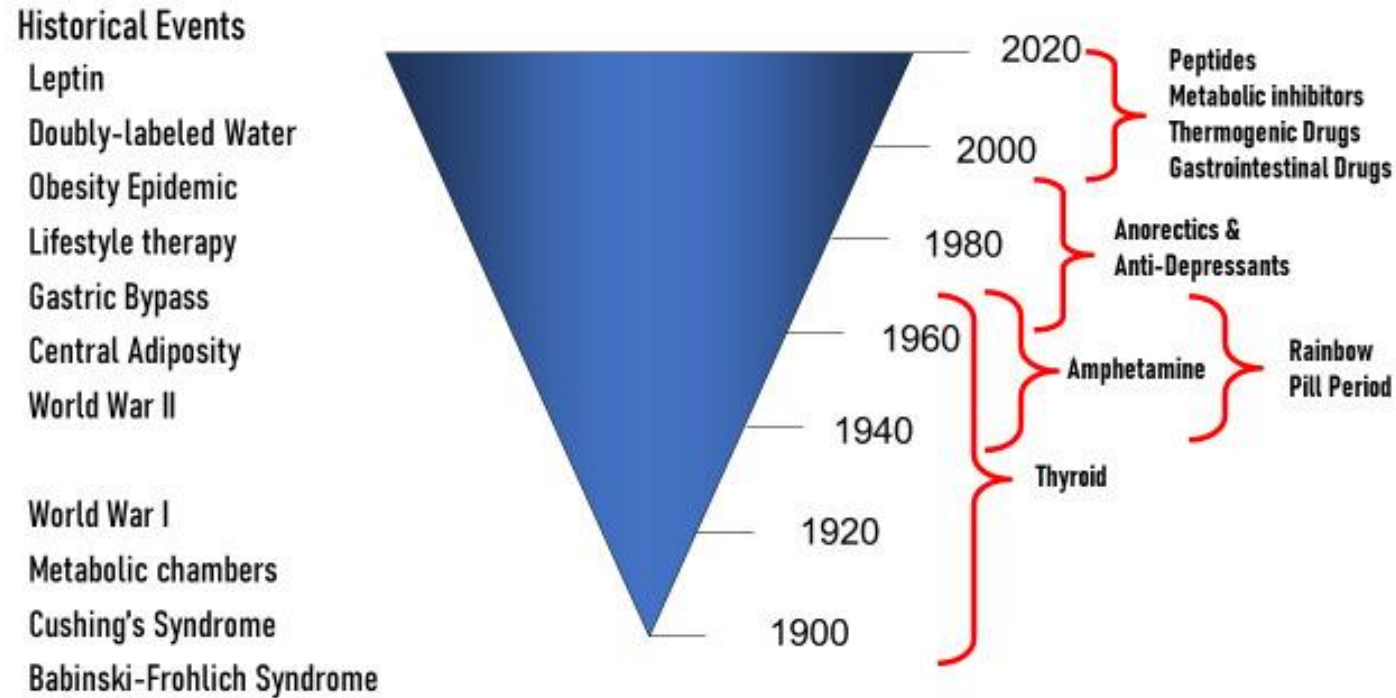
- More than 2 in 5 adults (42.4%) in the United States currently classify as obese
- Globally 39% of the population is obese
- WHO predicts 51% of the global population will be obese by 2035 at current growth rates
- Estimated cost of illness related to obesity expected to rise to \$4 trillion per year
 - More than the total healthcare cost of COVID-19 in 2020



World Obesity Atlas. [World Obesity Atlas 2023 Report.pdf](#). Accessed 1/8/2024.

History of Weight Loss Medications

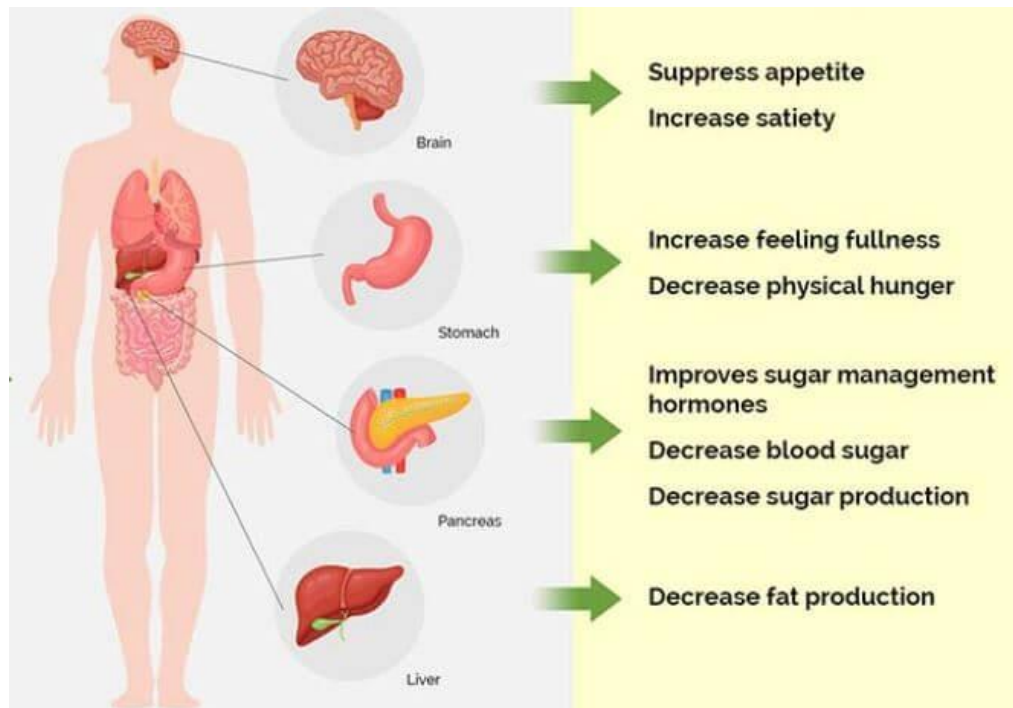
The Past Hundred Plus Years



[An Historical Review of Steps and Missteps in the Discovery of Anti-Obesity Drugs - Endotext - NCBI Bookshelf \(nih.gov\)](#). Accessed 1/16/2024.

GLP-1 Medications: Dawn of a New Weight Loss Era?

How GLP-1 Medications Work



[How Does Wegovy \(Semaglutide\) Work? \(prescriptiondoctor.com\)](https://www.prescriptiondoctor.com/health-topics/weight-loss/how-does-wegovy-work/). Accessed 1/16/2024.

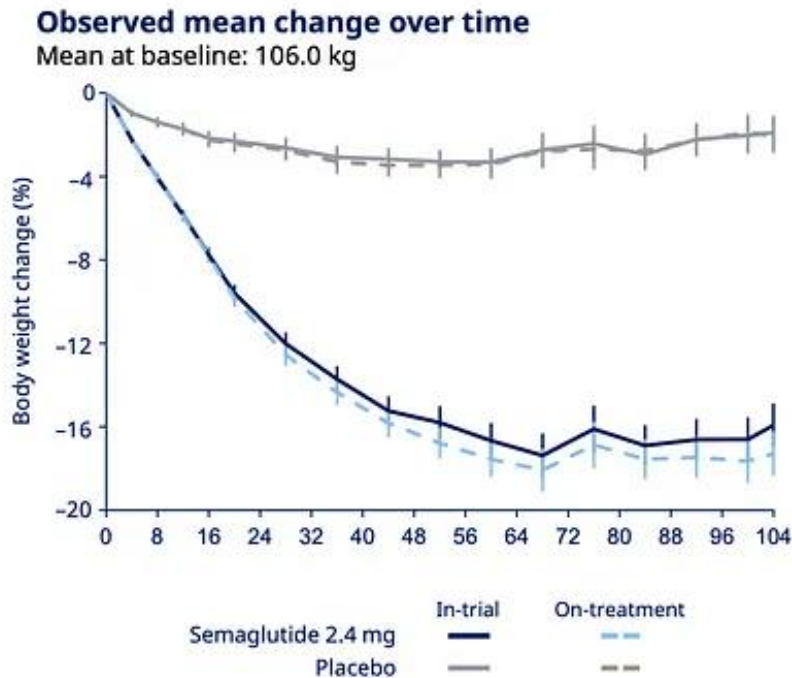
GLP-1 Agonist Drugs Comparison

	DOSAGE	DOSAGE FORM	APPROVED FOR	WHO CAN TAKE IT?	OTHER BENEFITS
Ozempic (SEMAGLUTIDE)	1 WEEKLY		TYPE 2 DIABETES	ADULTS	HEART, KIDNEYS, WEIGHT LOSS
Rybelsus (SEMAGLUTIDE)	1 DAILY		TYPE 2 DIABETES	ADULTS	WEIGHT LOSS
Wegovy (SEMAGLUTIDE)	1 WEEKLY		WEIGHT LOSS	12+ KIDS + ADULTS	N/A
Trulicity (DULAGLUTIDE)	1 WEEKLY		TYPE 2 DIABETES	10+ KIDS + ADULTS	HEART, KIDNEYS, WEIGHT LOSS
Victoza (LIRAGLUTIDE)	1 DAILY		TYPE 2 DIABETES	10+ KIDS + ADULTS	HEART, KIDNEYS, WEIGHT LOSS
Saxenda (LIRAGLUTIDE)	1 DAILY		WEIGHT LOSS	12+ KIDS + ADULTS	N/A
Byetta (EXENATIDE)	2 DAILY		TYPE 2 DIABETES	ADULTS	WEIGHT LOSS
Bydureon BCise (EXENATIDE)	1 WEEKLY		TYPE 2 DIABETES	10+ KIDS + ADULTS	WEIGHT LOSS
Mounjaro (TIRZEPATIDE)	1 WEEKLY		TYPE 2 DIABETES	ADULTS	WEIGHT LOSS

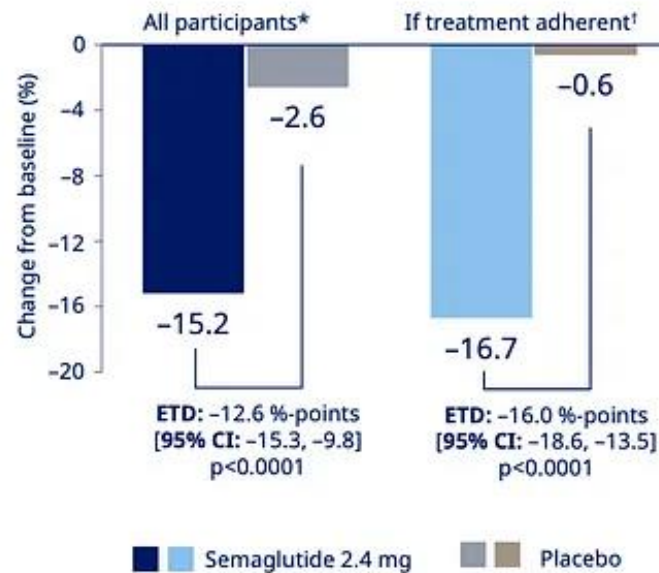
[Comparing Ozempic, Wegovy and Other GLP-1 Drugs – GoodRx](https://www.goodrx.com/weight-loss/medications/glucagon-like-peptide-1-agonists/). Accessed 1/16/2024.

GLP-1 Safety and Effectiveness

Body weight



Estimated mean change from baseline to week 104



Side Effects

Common:

- Nausea
- Vomiting
- Diarrhea

Rare but Serious:











- Pancreatitis
- Medullary thyroid cancer
- Kidney injury

*Treatment policy estimand (assesses treatment effect regardless of treatment discontinuation or rescue intervention); †Trial product estimand (assesses treatment effect if trial product was taken as intended). CI, confidence interval; ETD, estimated treatment difference.

Garvey W.T, et al. Presented at the 39th Annual Meeting of The Obesity Society (TOS) held at ObesityWeek®, virtual meeting, November 1-5, 2021.

Global List Prices of GLP-1 Weight Loss Medications

List prices of drugs used for weight loss in the U.S. and peer nations

	▼ Ozempic (semaglutide, injection)	Rybelsus (semaglutide, tablets)	Wegovy (semaglutide, injection)	Mounjaro (tirzepatide, injection)
 U.S.	\$936	\$936	\$1,349	\$1,023
 Japan	\$169	\$69	-	\$319
 Canada	\$147	\$158	-	-
 Switzerland	\$144	\$147	-	-
 Germany	\$103	-	\$328	-
 Netherlands	\$103	\$203	\$296	\$444
 Sweden	\$96	\$103	-	-
 United Kingdom	\$93	-	-	-
 Australia	\$87	-	-	-
 France	\$83	-	-	-

Note: List prices in \$USD based on web searches as of August 15, 2023. Prices are for one-month supply of Ozempic 1mg, Rybelsus 7mg, Wegovy 2.4mg, and Mounjaro 15mg. Some drugs are not available in all countries and prices were unable to be found in other countries. Some drugs are approved for diabetes and prescribed off-label for weight loss.

Source: KFF analysis of country websites (see Methods section)

Peterson-KFF
Health System Tracker

Cost-Benefit Determination of GLP-1 Use

The Potential Impact of GLP-1 Agonist Weight-Loss Drugs

Treating Even a Portion of the 70M Adults with Obesity Could Change Healthcare Demand

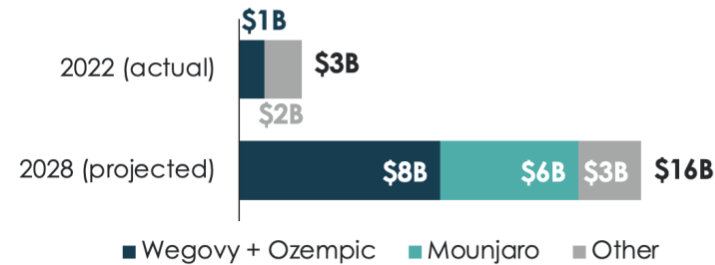
US Total Addressable Market (TAM) for GLP-1 Agonist Weight-Loss Drugs

- 70M** Number of US adults with obesity¹
- \$1.3K** Average retail price for one-month supply of Wegovy
- \$1.2T** Annual cost if every US adult with obesity was prescribed a GLP-1 agonist

Comparing Potential Sales to Current US Healthcare Expenditures

National health expenditures, 2021	\$4.2T
US GLP-1 agonist TAM	\$1.2T
Annual obesity-related healthcare expenditures	\$0.2T

Actual and Projected Drug Sales for Obesity Treatments²



Potential Consequences for Health Systems of the Weight-Loss Drug Revolution

- Reduced metabolic disease burden**
 - Obesity increases diabetes risk by at least 4x and hypertension risk by at least 2x
- Reduced demand for surgeries**
 - Risk of knee replacement is 8x greater with a BMI > 30 and 28x greater with a BMI > 35
- Longer life expectancy**
 - Lower obesity rates could lengthen average lifespan, prompting more elderly care



1. Defined as BMI of 30 or higher.
2. Excludes projected sales for diabetes treatment using these drugs.

Source: Centers for Disease Control and Prevention. "Adult Obesity Facts". Acc. 14 Apr. 2023; Agosto, Arelis. "Diabetes Management: Massive Addressable Market Spurs Innovative Solutions." *Global X*. 12 Apr. 2023; Pantalano, et al. "Prevalence and recognition of obesity and its associated comorbidities: cross-sectional analysis of electronic health record data from a large US integrated health system". *BMJ Open*. 16 Nov. 2017; McLeod Health. "Obesity and Knee Replacement". Acc. 6 Jun. 2023; Gist Healthcare analysis.

Unintended Challenges

Ozempic prescriptions can be easy to get online. Its popularity for weight loss is hurting those who need it most

By Annette Choi and Han Vu, CNN

🕒 5 minute read · Published 7:47 AM EDT, Fri March 17, 2023

FDA says it's seized 'thousands of units' of counterfeit Ozempic



By Jen Christensen, CNN

🕒 2 minute read · Updated 9:51 PM EST, Thu December 21, 2023

ACA Pharmacy, which made millions selling Ozempic knockoff, shuts down after executive died by suicide: report

By Ariel Zilber

Published Jan. 16, 2024, 11:19 a.m. ET

Discussion: Ask us your questions using the Q and A function



Ed Gilkey, MD, MS, MBA, CPE, Senior Physician Executive, Northern Light Beacon Health



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University of New England
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Tools you can use:

<https://wellness.northernlighthouse.org/Good-Health-is-Good-Business>

Good Health Is Good Business – Business to Business Zoom Conference Series

Good Health is Good Business is designed to provide Maine employers and community leaders with information and resources to help support employee health and well-being. Join us to learn more about emergent health issues and engage with experts in the field and business leaders about topics that interest you!

Attendees are asked to join the conference by Zoom and listen to audio using your computer only. Please do not dial in while also connected via your computer. The dial-in number is for those not joining by computer. This will help accommodate a larger number of participants. See you Thursday!



January 19, 2024

Navigating the Challenges of Pharmaceutical Costs

- Cost saving strategies for employers to consider
- Benefits design
- Navigating new drugs on the market
- What should consumers know
- Weight loss medications

[Register Now](#)

Past Webinars



December 14, 2023

Supporting Employee Mental Health

[View Resources](#)



November 9, 2023

Lung Cancer Awareness Month

[View Resources](#)



October 12, 2023

Unlock cost savings and embrace digital solutions in healthcare

[View Resources](#)

Register and Save the Date – Thursday, February 15th

**Northern Light Health.**

One-hour Zoom conferences
and moderated forum with Q and A
presented by Northern Light Health

ZOOM Business to Business Conference Series

GOOD HEALTH IS GOOD BUSINESS

Learn how to support your employees and your customers to operate a safe and healthy business.

Developing the workforce through mentorship and succession planning

Thursday, February 15 at 11 am

The Zoom meeting ID will be sent to you upon registering



Topics will include:

- The value of mentorship
- Strategies for a successful mentorship program
- Putting a successful system in place for your successor
- Building a support system
- Health in the headlines

Resources

Preventative Drug List: [No Cost Preventative Drugs & Services](#)

Or go to: <https://www.caremark.com/welcome-center/no-cost-list.html>