

Case Study



Lowering Out-of-Pocket Costs for Commercially Insured Members while Expanding Access

Lowering Out-of-Pocket Costs for Commercially Insured Members while Expanding Access

Client Overview

A national health plan partnered with RxLogic to provide its members with a pharmacy discount card solution that would be integrated with their benefit plan. The goal was to reduce out-of-pocket costs for commercially insured individuals when plan copays or deductible structures resulted in higher-than-market retail prices and to provide instant competitive cash pricing for medications that were not covered by the plan as a benefit plan wrap.

Challenge

Many members were encountering situations where their insurance copay exceeded the available cash price for the same medication. Members were often left utilizing cash cards for these cheaper medications and those medications not covered by their insurance plan. This created frustration, inconsistent pharmacy experiences, and in some cases, medication abandonment. The client sought a way to offer members a transparent, lower-cost option without disrupting existing benefit designs or requiring additional plan adjustments or member legwork.

Solution

RxLogic implemented a white-labeled discount card program built on its real-time pricing and adjudication platform, delivering it as both an integrated and wrap benefit for the client. The solution was configured to automatically surface the lowest available price at the point of sale, allowing members to receive the best price between their insurance benefit and the RxLogic discounted rate, while not sacrificing the spend toward their out-of-pocket or the access to the medications they want. Additionally, non-insured members and uninsured family members were able to access the discount benefit, driving value to the community and additional revenue streams for the client. The solution integrated directly with the client's member portal offering members an additional pathway to savings and education pre-point-of-sale. With RxLogic's fully integrated (and wholly separate) discount card solution, clients are able to enhance the value of their benefit offering and coverage reach while simultaneously reducing overall plan spend.

Results

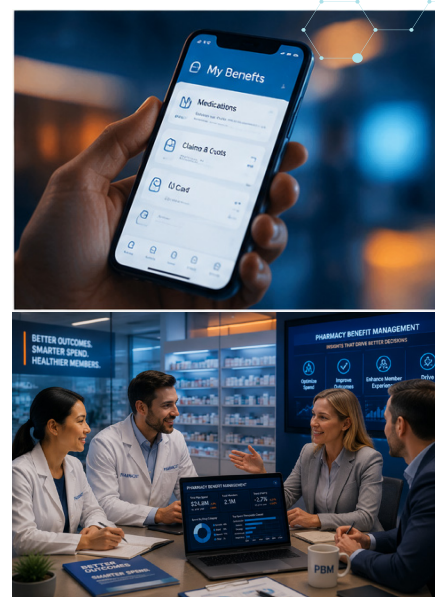
Within the first year of implementation, the client had over 50,000 claims where the RxLogic discount card beat the commercial insurance price. The average savings per claim was approximately \$10 compared to the standard insurance copay or cash price. In total, the plan and members saved more than \$500,000 in costs, directly improving affordability, access, and medication adherence.

Impact Summary

- Approximately **50,000 claims** redirected to cash rates **through RxLogic**
- Average member savings of **\$10 per claim**
- Total **savings exceeding \$500,000** for commercially insured members
- Additionally, the program **generated over \$50,000 in client revenue** share from the utilization of the discount card
- **Enhanced transparency and satisfaction** without altering benefit design

Conclusion

This case demonstrates how RxLogic's technology enables payers and employers to offer immediate, measurable savings to members without disrupting plan operations. By integrating real-time discount pricing into existing member systems, clients can deliver affordability, transparency, and member trust and all while driving down overall prescription costs.



Contact RxLogic today to discover how our discount card program can lower costs, improve transparency and drive measurable results for your organization.

