



## Program Description

The Denver Medical Society Physician's Rx Care (PRC) discount drug card is provided at no cost to patients. It is available to any patient who does not have health insurance, is not receiving pharmaceutical coverage through an insurance program or has a needed medication that is not covered by their pharmacy benefit formulary, and as a result, is paying cash (also check or credit card) for prescription medications. The lack of health insurance and thus protection from the high costs of prescription medications reaches beyond those with low income, a surprising 32 percent of the uninsured have household incomes that exceed \$50,000 per year and the fastest growing uninsured income segment is households with incomes that exceed \$75,000 per year.

Patients utilizing the DMS Physician's Rx Care discount drug card save on brand name and generic drugs at over 50,000 pharmacies nationwide and over 450 in the DMS service area. Those patients afflicted with chronic diseases and who lack pharmacy coverage will now be able to purchase their medications at reduced costs, improving their medication compliance and their health status.

### **Key Points:**

- No eligibility requirements, people of all ages and income levels can use this card
- **FREE**, no enrollment or monthly fees to use the card
- Coverage for all drugs, not simply those manufactured by specific pharmaceutical companies
- Average savings of 26% off of the usual & customary (retail) price
  - Brands average 15%
  - Generics average 46%, can exceed 75% on some drugs
- All people who pay out-of-pocket (cash, check or credit card) for their prescription drugs are eligible for the benefit
  - Uninsured
  - Underinsured
  - Those with high deductible plans - this benefit allows their deductible to go farther
  - Those purchasing medications such as "lifestyle" drugs that are "off formulary"
- May provide gap coverage for seniors whose Medicare Part D drug plan does not cover all their prescriptions
  - The PRC card does not provide creditable coverage, it is to be used only for those drugs not covered by a beneficiaries Part D drug plan; i.e. those prescriptions that the beneficiary is responsible for paying 100% of the cost and that do not count toward their true out-of-pocket Medicare Part D expense calculation
- May be used by an individual or by any member of the cardholder's immediate family
- Simple to use:
  - Fill in name and ID# (initials plus last four digits of phone number) on the front of the card
  - Take the PRC card and the written prescription to the pharmacy to receive the eligible discount
  - No extra work on behalf of provider staff to enroll patients
- Accepted at more than 50,000 pharmacies nationwide, including these major chains:
  - Longs Drugs
  - Rite Aid
  - Walgreen's
  - Medicine Shoppe
  - Kroger affiliates
  - Albertson's affiliates
  - Costco





# FAQ

We are providing you with a supply of DMS Physician's Rx Care cards (PRC) for use by your patients. The Rx card is for anyone who pays cash for prescription medicines. We've had a lot of interest and questions. Here are answers to many frequently asked questions.

**Q. Who can use the PRC?**

A. Anyone who has no prescription drug coverage or inadequate coverage. Cash payers are those who pay out-of-pocket using cash, check or credit card for their prescriptions.

**Q. What does it cost?**

A. Nothing. The cards are provided free to the patient. There is no financial means test or pre-qualifying in order to use the card.

**Q. Can the card be used in conjunction with any other insurance benefit?**

A. It works as a stand-alone discount for CASH patients. Patients who have insurance MAY use the card for non-formulary drugs but not in conjunction with their insurance benefit for a covered drug.

**Q. What drugs are included in the PRC program?**

A. The card covers every prescription drug and select OTCs, including Nicoderm, Nicoderm CQ, Nicorette and diabetes supplies.

**Q. How will my patient know what the discount will be?**

A. Discounts vary by drug, pharmacy and date. When the patient presents the DMS PRC card to the pharmacy they will receive the discounted price. They can ask what the discount is at that time. The average savings have recently been 15% for brand drugs and 46% for generics.

**Q. Can my patient go to any pharmacy?**

A. No, only participating pharmacies accept the PRC card. A partial list of participating pharmacies is found on the back of the card and the full list can be accessed by using the Pharmacy Locator at [www.PhysiciansRxCare.com](http://www.PhysiciansRxCare.com) or by calling **1.866.652.4325**

**Q. How can my patient obtain the best discounts with the PRC card?**

A. Generic drugs purchased at participating pharmacies average a discount of 46% and can reach 75% at some pharmacies. Those pharmacies listed in **bold** on the card usually provide better discounts.

**Q. Can my patients who reside outside of the DMS service area use the cards to receive the discounts?**

A. Yes, the card is recognized nationally, so as long as a participating pharmacy is used, it is valid.

**Q. How often can the PRC card be used?**

A. As often as desired for new prescriptions and refills. One card per family covers multiple prescriptions.

**Q. How long will the PRC card be available?**

A. The DMS PRC card will be available indefinitely, however PRC reserves the right to modify or discontinue this program at any time and is not responsible for any services of any participating pharmacy.

**Q. I didn't receive the initial supply of discount pharmacy cards for my patients. How do I get a supply?**

A. If you would like a supply of the DMS PRC cards, you may call the medical society at **303-377-1850** or email us at [denmedsoc@aol.com](mailto:denmedsoc@aol.com).

**Q. Can I duplicate the cards?**

A. No, the information contained on the inside is very important and may be lost if duplicated. Please give your patient an original card. The previous Q&A provides information for obtaining additional cards.