

Top 10 Questions

to ask your PBM

QUESTION

01

What is our specialty drug trend? How do you plan to control it?

Your PBM's strategy should include proactive programs to manage the outcomes and costs for members who require specialty drugs, which represent up to 40 percent of pharmacy costs for employers.

QUESTION

02

Who determines our pharmacy strategy and objectives?

You should be in charge, with your PBM in full support. Your goals should not take a back seat to your PBM's need for growth, mail order or specialty penetration, or shareholder value.

QUESTION

03

Will you allow my organization's pharmacies (whether retail, mail order, or specialty) to fill prescriptions for our members?

If your organization has its own pharmacy operations, there can be significant financial and member satisfaction advantages to filling prescriptions there. Your PBM should support this.

QUESTION

04

What are your recommendations for reducing drug utilization and cost?

PBMs can profit from high drug utilization if they are not contractually committed to pass-through pricing and transparency. Ask your PBM to list all the clinical and cost containment programs it offers -- and if it has implemented them for your plan.

QUESTION

05

Do you offer performance guarantees?

Your PBM will be making significant promises to you. Ask your PBM about financial commitments they are willing to make to stand behind those promises.

QUESTION

06

Can you disclose all rebate activity?

Only 75% of employers receive any portion of manufacturer rebates. You should know all the rebates your PBM receives as a result of your account, and whether they are passed along, in whole or in part, to your company.

QUESTION

07

How many other clients does your account team support?

Some PBMs spread their account services thin. You should expect active, continuous service and recommendations. When you or your members call, you should connect with the right person immediately.

QUESTION

08

Are you charging my plan the same amount for each prescription that you pay the pharmacies to fill them?

Find out if your PBM is taking any "spread"—the difference between what a dispensing pharmacy is paid and what the PBM charges your plan. These amounts can be significant.

QUESTION

09

Do you use a single MAC list for our plan and apply it to all distribution channels, including retail and mail order?

When PBMs use multiple MAC lists it can inflate costs to your benefit plan. Get the details.

QUESTION

10

Are you publicly traded and/or owned by a major chain?

If so, ask how your PBM balances your interests as a client with the interests of its shareholders or owners. We believe it's hard to do both.

For more information, call ClearScriptSM at 1-866-718-2845 or visit www.clearscript.org

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