

# Top 10 Costs

WHERE DOES OUR MONEY GO?

## PART 5: SPECIALTY PHARMACY

**hero**  
HEALTH™

### What Does It Include?

Specialty Pharmacy means a lot of different things to a lot of different people. But we are looking at it from the plan perspective and define it as any drug that costs more than \$1,500 per month. Years ago, there were very few drugs that were this costly, today however, there are hundreds of prescriptions in excess of \$1,500 per month. You must get control of this cost category.

### Why Is It Important?

- Because it is the fastest growing category on most health plans – costs for specialty drugs are increasing at a rate of approximately 20% per year.
- They affect only about 4% of the workforce but they are driving between 12% and 16% of your total spend.
- Some examples of these types of drugs are Humira, Enbrel, Revlimid, and Keytruda.

### What Are We Doing About It?

Now that we know how costly it is in terms of money and time, the question is, “what are we doing about it?”

Let’s take a look at the options by comparing what happens in a status quo carrier-controlled plan vs. a company-controlled plan such as Hero.



## Status Quo

### Paying Full Price

With a status quo plan you are paying full price whether you believe it or not.

### Reactive and Costly

You are not doing anything about it, you are just accepting the pain and paying the price.

## Hero

1

### Prescription Assistance Programs

Drug manufacturers put in these programs so people can apply and get deeply discounted or free medications – Hero does that on your behalf. While we cannot guarantee your specialty drug will be free, our success rate is over 70%.

2

### Proactive and Driving Savings

When you see a specialty drug prescribed, your broker (PBM) should be proactive in driving savings by trying to buy that drug from the manufacturer not through the pharmacy in the hospital.



### Summing Up

As you can see, we want to utilize prescription assistance programs to be proactive and drive savings, which is how specialty pharmacy should work – the question is “why are you still stuck in the status quo?”

To free yourself from your Carrier-controlled Plan, visit [herohealthplans.com](https://herohealthplans.com)