

2019 Benefit Plan Design Comparisons

GSD-RMD		
Rx Plan Design		
PBM: Express Scripts (through 6/30/22)		
Out of Pocket	\$4K single/\$12K family (aggregated with Medical OOP towards annual max)	
Deductible	\$50 single/\$100 family only on non-generics (applies to medical annual OOP max)	
	Retail	Mail Order 90-day
Generic	\$6	\$17
Brand (preferred)	30% (\$35 min/\$95 max)	\$120
Brand (non-preferred)	40% (\$60 min/\$130 max)	\$155
Specialty	\$60 generic preferred brand \$125 non-preferred brand	\$85 preferred brand \$125 non-preferred brand
Top Line Performance Metrix		
Top 5 Indication Spend	# of Patients	Plan Cost (in millions)
Inflammatory Conditions	605	\$6,734.9
Cancer	367	\$5,487.6
Multiple Sclerosis	61	\$3,067.6
Diabetes	4,436	\$2,906.9
HIV	116	\$1,947.9
Top 5 Drug Spend	# of Patients	Plan Cost (in millions)
Humira Pen (inflammatory)	60	\$1,592.3
Revlimid (Cancer)	14	\$1,155.9
Trulicity (Diabetes)	369	\$819.3
Enbrel Sureclick (inflammatory)	36	\$665.0
Gilenya (MS)	14	\$660.1
FY19		
Avg Members	59,642	
Usage %	76.3%	
Member cost	\$6,904,233	
Total Plan Cost	\$53,253,156	
Plan cost PMPM	\$74.41	
Rebates	\$15,180,109	
Net plan cost	\$38,073,047	
Net cost PMPM	\$53.20	
Rebate %	28.5%	
Generic Fill Rate	88.7%	
Non-specialty cost	\$25.79	
Specialty cost	\$27.41	

APS		
Rx Plan Design		
PBM: Express Scripts (through 12/31/22)		
Out of Pocket	\$3,150 single/family \$4,300	
Deductible	\$0	
	Retail	Mail Order 90-day
Generic	20% (\$10 min/\$25 max)	\$25
Brand (preferred)	30% (\$35 min/\$65 max)	\$70
Brand (non-preferred)	40% (\$70 min/\$140 max)	\$150
Specialty	\$70 generic preferred brand \$100 preferred brand \$150 non-preferred brand	\$70 generic preferred brand \$100 preferred brand \$150 non-preferred brand
Top Line Performance Metrix		
Top 5 Indication Spend	# of Patients	Plan Cost (in millions)
Inflammatory Condition:	147	\$1,580.0
Diabetes	1,172	\$1,540.0
Cancer	123	\$1,210.0
HIV	29	\$510.0
Multiple Sclerosis	11	\$442.0
Top 5 Drug Spend	# of Patients	Plan Cost (in millions)
Humira Pen (Inflammatory)	28	\$561.0
Imbruvica (Cancer)	3	\$423.0
Kovaltry (antihemophilic factor)	1	\$381.0
Trulicity (Diabetes)	101	\$282.0
Ibrance (Cancer)	3	\$259.0
FY19		
Avg Members	15,885	
Usage %	82.5%	
Member cost	17% of the net plan cost minus rebates	
Total Plan Cost	\$15,061,828	
Plan cost PMPM	\$79.16	
Rebates	\$4,697,591	
Net plan cost	\$10,363,876	
Net cost PMPM	\$54.47	
Rebate %	31.2%	
Generic Fill Rate	85.0%	
Non-specialty cost	TBD	
Specialty cost	TBD	

RHCA			
Rx Plan Design			
PBM: Express Scripts (through 6/30/22)			
Out of Pocket	No OOP Max		
Deductible	NA		
	Retail	Mail Order 90-day	
Generic	\$5 min/\$15 max	\$12 min/\$35 max	
Brand (preferred)	\$30 min/\$60 max	\$60 min/\$120 max	
Brand (non-preferred)	\$50 min/\$125 max	\$100 min/\$250 max	
Specialty	\$50 min/\$125 max	\$100 min/\$250 max	
Top Line Performance Metrix			
Top 5 Indication Spend (EGWP & Commercial)	# of Patients	Plan Cost (in millions)	
Cancer	840	\$19,964.0	
Inflammatory Conditions	130	\$10,317.2	
Diabetes	7,619	\$8,839.5	
Multiple Sclerosis	74	\$3,859.3	
Anticoagulant	3,032	\$3,832.3	
Top 5 Drug Spend	# of Patients	Plan Cost (in millions)	
Revlimid (Cancer)	43	\$4,789.6	
Imbruvica (Cancer)	32	\$2,696.3	
Humira Pen (inflammatory)	80	\$2,538.7	
Eliquis (anticoagulant)	1,004	\$1,833.1	
Xarelto (anticoagulant)	833	\$1,442.0	
FY19			
Avg Members	22,981	15,766	
Usage %	99.8%	97.2%	
Member cost	\$9,610,527	\$4,120,938	
Total Plan Cost	\$85,036,858	\$30,509,333	
Plan cost PMPM	\$239.23	\$161.26	
Rebates	\$19,062,561	\$8,973,660	
Net plan cost	\$65,974,297	\$21,535,672	
Net cost PMPM	\$239.23	\$113.83	
Rebate %	22.4%	29.4%	
Generic Fill Rate	88.7%	87.6%	
Non-specialty cost	\$118.90	\$59.17	
Specialty cost	\$120.33	\$54.66	

PSIA			
Rx Plan Design			
PBM: Express Scripts (through 6/30/22)			
Out of Pocket	\$3,100 single/\$6,200K family (specialty/non-specialty combined)		
Deductible	\$0		
	Retail	Mail Order 90-day	
Generic	\$10	\$22	
Brand (preferred)	30% (\$30 min/\$60 max)	\$60	
Brand (non-preferred)	70%	70%	
Specialty	Generic, preferred brand, & non-preferred brand unavailable at retail	\$55 generic preferred brand	\$80 preferred brand \$130 non-preferred brand
Preferred insulin and diabetic supplies: \$0 copay (retail & mail order). Non-preferred insulin & diabetic supplies: \$70 (retail & mail). Generic & preferred diabetic oral medications: \$10 copay (retail), \$22 copay (mail)			
Top Line Performance Metrix			
Top 5 Indication Spend	# of Patients	Plan Cost (in millions)	
Diabetes	4,069	\$5,377.0	
Inflammatory Conditions	569	\$5,018.8	
Cancer	309	\$4,272.9	
Multiple Sclerosis	44	\$2,088.6	
HIV	75	\$1,457.2	
Top 5 Drug Spend	# of Patients	Plan Cost (in millions)	
Humira Pen (inflammatory)	56	\$1,106.3	
Trulicity (Diabetes)	329	\$1,087.0	
Revlimid (Cancer)	9	\$918.3	
Idelvion (Hemophilia)	1	\$715.3	
Tecfidera (MS)	9	\$602.7	
FY19			
Avg Members	46,918		
Usage %	82.8%		
Member cost	\$8,512,201		
Total Plan Cost	\$50,362,331		
Plan cost PMPM	\$89.45		
Rebates	\$16,439,640		
Net plan cost	\$33,922,691		
Net cost PMPM	\$60.25		
Rebate %	32.6%		
Generic Fill Rate	86.3%		
Non-specialty cost	\$32.53		
Specialty cost	\$27.72		

UNM			
Rx Plan Design			
PBM: Express Scripts (through 6/30/23)			
Out of Pocket	\$3K single/\$6K family		
Deductible	\$0		
	Retail	Mail Order 90-day	
Generic	\$10	\$20	
Brand (preferred)	25% (\$35 min/\$70 max)	25% (\$87.50 min/\$175 max)	
Brand (non-preferred)	25% (\$55 min/\$110 max)	25% (\$137.50 min/\$275 max)	
Specialty	20% (\$250 max) Mandatory Accredited (Specialty Pharmacy). Once \$1250 out of pocket met, then \$0 patient cost		
Top Line Performance Metrix			
Top 5 Indication Spend	# of Patients	Plan Cost (in millions)	
Inflammatory Conditions	175	\$2,830.0 (Net)	
Cancer	120	\$1,470.0 (Net)	
Multiple Sclerosis	22	\$1,420.0 (Net)	
Diabetes	713	\$1,050.0 (Net)	
HIV	53	\$900.0	
Top 5 Drug Spend	# of Patients	Plan Cost (in millions)	
Humira Pen (inflammatory)	27	\$940.0	
Stelara (arthritis)	12	\$460.0	
Gilenya (MS)	6	\$360.0	
Aubagio (MS)	7	\$350.0	
Symdeko (cystic fibrosis)	1	\$320.0	
FY19			
Avg Members	12,964		
Usage %	78.2%		
Member cost	\$1,524,673		
Total Plan Cost	\$17,100,059		
Plan cost PMPM	\$109.92		
Rebates	\$4,045,903		
Net plan cost	\$13,054,156		
Net cost PMPM	\$83.91		
Rebate %	23.7% (of TTL Plan Cost, not net cost)		
Generic Fill Rate	86.1%		
Non-specialty cost	\$38.37		
Specialty cost	\$45.54		

UNM Hospital			
Rx Plan Design			
PBM: Prime Therapeutics (through 12/31/22)			
Out of Pocket	\$1,500 single/\$3K family		
Deductible	\$600 single / \$1,200 family		
	Retail	Mail Order 90-day	
Generic	\$8 (preferred) (non-preferred)	\$20 2x retail	
Brand (preferred)	\$45	2x retail	
Brand (non-preferred)	\$75	2x retail	
Specialty	\$150 (preferred) \$300 (non-preferred)	2x retail	
Top Line Performance Metrix			
Top 5 Indication Spend	# of Patients	Plan Cost (in millions)	
Autoimmune	35	\$2,300.0	
Hemophilia	3	\$1,900.0	
Diabetes	305	\$1,380.0	
Anti-infective	499	\$1,000.0	
Cancer - Oral	9	\$749.0	
Top 5 Drug Spend	# of Patients	Plan Cost (in millions)	
Adynovat	3	\$1,900.0	
Humira (inflammatory)	21	\$776.3	
Stelara (plaque psoriasis)	5	\$400.1	
Revlimid (Cancer)	3	\$290.4	
Tecfidera (MS)	3	\$252.0	
FY19			
Avg Members	7,826		
Usage %	27.0%		
Member cost	\$1,217,634		
Total Plan Cost	\$11,330,330		
Plan cost PMPM	\$120.65		
Rebates	\$1,147,000 (paid out in the PMPM credit*)		
Net plan cost	\$10,183,330*		
Net cost PMPM	\$108.43*		
Rebate %	11%*		
Generic Fill Rate	87.1%		
Non-specialty cost	\$12.61		
Specialty cost	\$123.09		