

Who's Looking Out for Payers in the Pharmacy Benefits Ecosystem?

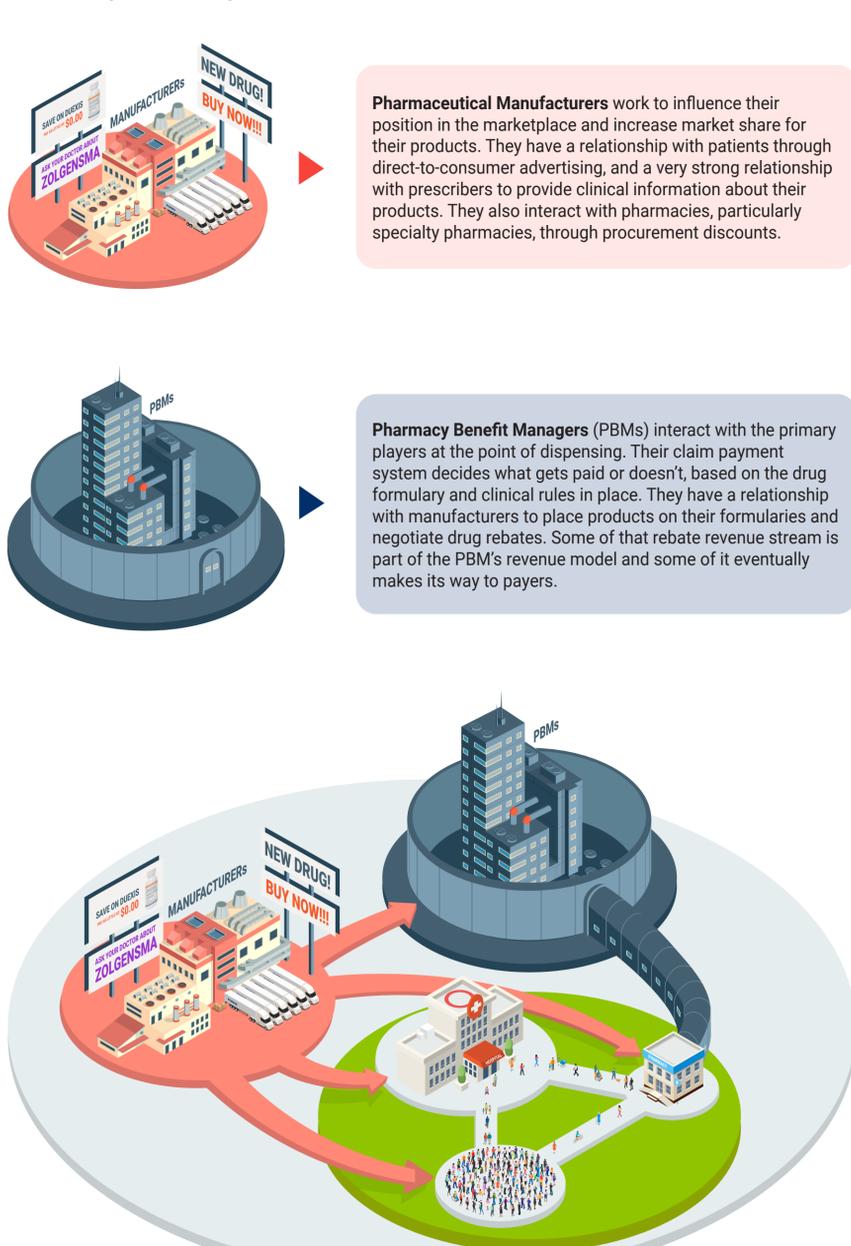
The Primary Players

Driving Prescription Decisions at the Point of Care & Point of Dispensing



The Outside Influencers

Influencing Prescribing Decisions Outside of the Immediate Environment



Where Do Payers Fit?



Payers are not represented in the immediate point of care, point of dispensing, nor in the collateral circle with the manufacturers and the PBMs. How do payers get into a position to influence decisions?

Their one road in is through the PBM. For small employers - and even larger employers - having the ability to navigate the world of PBMs is essential to make sure they are getting the most competitive rates and rebates, and to make sure they are getting good utilization.



The Balance Shift

Aligning Objectives to Achieve Optimal Clinical & Economic Value

Misalignment: Despite the disparity that exists in the market, drug manufacturers and PBMs are not good or bad. Their intent is to promote drugs that are clinically appropriate. Similarly, the intent of patents and physicians is to focus on clinical efficacy, not economics. When manufacturers detail their products to a physician, they talk about clinical efficacy, not the cost of their medications. These goals do not align with the payer's goals.

RxBenefits works exclusively through employee benefit consultants to help self-insured employers maximize the value they and their members receive from their **Pharmacy Benefit Optimizers (PBOs)**. As a PBO, RxBenefits' goal is to help neutralize the market disparity and insert the employer into the prescription decision-making process in a meaningful way to help reduce costs and deliver a more sustainable pharmacy benefit.



PBOs Optimize the Pharmacy Plan to Align with Payers' Goals

- Empowering Self-Insured Employers** to carve out pharmacy benefits utilizing the PBO's robust negotiating power to create a more competitive, client-friendly contract with significant year-over-year savings.
- Working Independently of PBMs** to advocate in the best financial interest of the payer and the best clinical interest of their members.
- Balancing Value** through tailored approaches that can be implemented and modified based on the employer's savings goals and tolerance for member disruption, with a focus on ensuring the medical necessity, appropriateness, and efficiency of prescription medications.
- Creating Exceptional Experiences** with every interaction to show consultants, employers, and members they are deeply valued and respected.