

LOW NET COST CASE STUDY: Innovative strategy. Incomparable value.

emPBM by Prescriptive operates differently than other PBMs through the Prescriptive Benefits Platform, which can't be compared with outdated strategies focused only on rebates. An updated analysis and financial model is necessary to see the true drug costs and opportunities members and employers have with emPBM.

PBM Financial Model Comparison Example *(First year for 1000 member group)*

PRICE COMPONENT	MAX REBATE FOCUS		LOW NET COST
	PBM A (incumbent)	PBM B	Prescriptive
Estimated AWP	2.82M	2.68M	2.6M
Less: Discount and Disp Fees	-1.44M	-1.29M	-1.35M
Subtotal: Gross Rx Spend	1.37M	1.39M	1.24M
Less: Member paid amount	-150k	-132k	-136k
Subtotal: Net Rx Spend	1.22M	1.26M	1.11M
Plus: Admin fees and allowances	-	35k	54k
Plus: Break up fee	-	11k	11k
Less: Rebates	-293k	-404k	-235k
Plus: Clinical program fee	24k	24k	0
Total: Traditionally Guaranteed Floor	\$958k	\$927k	\$942k

Lowest starting cost in this case thanks to our smarter formulary design

At first glance, this number might not impress. But rebate-focused comparisons hide true value.

Others count these in rates and rebates.
We give them to you as hard dollar savings.

Less: Specialty copay assistance	31k
Less: Generic swaps	36k
Less: Therapeutic swaps	84k

Our patented member empowerment platform offers cheaper drug alternatives through text messages at the point of care, resulting in savings for the plan.

**PRESCRIPTIVE'S
TOTAL GUARANTEED FLOOR** **\$791k**

Traditional analyses miss out on what emPBM offers through a low net cost strategy.



**THE NUMBER THAT
REALLY MATTERS:
\$65.92**

This is the **all-in drug spend** for each member on a monthly basis to receive medications with emPBM. This number is variable, based on the health of members, specialty drug utilization, and more. But employers and their brokers know that lowering this number is key in any pharmacy benefits program.

**Let's rewrite
the script
on pharmacy
benefits**

Reach out to book a meeting with our dedicated sales team at [Prescriptive.com](https://www.prescriptive.com)