

## **Fact Sheet**

- What It Is:** The NACo drug discount card program helps consumers save money on their prescription medications any time their prescriptions are not covered by insurance. The free cards are available throughout the County at health clinics and community based organizations and may be used at any participating retail pharmacy. The discount card is not insurance.
- Where to Get It:** The NACo drug discount card can be picked up at local health clinics. For more information regarding where you can get one, please call 499-3707. You can also download and print a card from the internet at [www.caremark.com/naco](http://www.caremark.com/naco). Select “print a card” and follow the instructions to download.
- Savings:** Savings average 20 percent; some discounts may be more, and some less, depending on the drug and quantity purchased. Cardholders are eligible for higher discounts on a three-month supply of some medications through mail service. Cardholders also can save on pet prescriptions at participating retail pharmacies.
- Who It’s For:** The cards may be used by all Marin County residents, regardless of age, immigration status, income, or existing health coverage. There is no enrollment form, no membership fee and no restrictions or limits on frequency of use. Cardholders and their family members may use the card any time their prescriptions are not covered by insurance.
- What It Costs:** Unlike many other card programs, there is no enrollment cost or membership fee. The cardholder pays the negotiated discount price or the pharmacy’s retail price, whichever is lower. The average discount is 20 percent.
- Pharmacies:** Twenty nine local pharmacies and 59,000 nationwide pharmacies accept the card, including most chain pharmacies and many independents.
- Benefits:** The program has a safety feature that alerts pharmacists when one drug may conflict with another medication the cardholder is taking, if the prescriptions were obtained with the NACo discount card.
- The NACo discount card program remains a useful option now that Medicare Part D has been implemented. For example, the card can be used when a Medicare Part D plan doesn’t cover a drug. You should not use the discount card during deductible and coverage gap periods for covered medications. Only use your card when purchasing medications not covered by Medicare Part D.
- Caremark** The program is administered by Caremark Rx, Inc., a leading pharmaceutical services company with broad experience in managing drug discount card programs for sponsoring clients. Caremark negotiates with pharmacies to offer a discount off their retail prices. Most pharmacies contract to participate because it draws customers to their stores. Caremark derives revenue from the program in the form of a small fee that the pharmacy pays on each transaction. The fee is a small fraction of the total transaction amount.
- Discount** **Rebates:** Few manufacturers pay rebates on the discount card program. Caremark shares a portion of the rebate with the consumer at the point of sale via an increased discount. The retail pharmacy is reimbursed for this additional discount.
- Data Collection:** Cardholder information remains confidential and is not resold to a third-party for any reason.
- Drug Distribution:** Caremark negotiates with retail pharmacies to offer discounts off retail prices at the point of purchase. Some news reports have incorrectly stated that Caremark purchases prescription drugs and distributes them to retail pharmacies.

## **Frequently Asked Questions**

### **General Questions**

1. **Where can I pick up a free discount card?** Discount cards are available at local health clinics throughout Marin County. For more information, call 499-3707. You can also download and print a card from the internet at [www.caremark.com/naco](http://www.caremark.com/naco). Select "print a card", use the map tool to select your state and county, complete the form, and select "print card".
2. **How much does the plan cost?** Your prescription discount card is provided to you free of charge by the county.
3. **Does everyone in my family need an individual card?** No. Everyone in the family may use the same card if desired.
4. **Can I use this card to get discounts on my pet's medications?** Yes, if your pet has been prescribed a medication, you may receive a discount on the medication by taking the prescription to a participating retail pharmacy.
5. **I just received my card. Can I use it right away?** Yes, just use your card to start saving immediately. Present your prescription discount card at a participating retail pharmacy when you fill or refill your prescriptions.
6. **I've lost my card. How can I get a replacement?** Please call toll free 1-877-321-2652.
7. **Can I use my card to get discounts on over-the-counter products and non-prescription medications?** Not usually. However, discounts are available for many diabetic supplies.
8. **How is this prescription discount program different from traditional prescription insurance?** This plan is not insurance; it is a prescription discount program. The card provides immediate discounts at the pharmacy. Upon presenting your card to the pharmacist, you will pay the lower of a discounted price or the pharmacy's regular retail price. There are no claim forms to fill out and no limit to the number of pharmacies.
9. **Can I use my prescription discount card with my current insurance benefit to reduce my costs?** Your card cannot be used in conjunction with other insurance. However, you are able to use your card to purchase prescriptions that are not covered by these plans.

### **Pharmacy and Pricing Questions**

1. **Which pharmacies accept the card?** The prescription discount card is accepted at over 30 local pharmacies and 57,000 retail pharmacies nationwide, including many of the leading chains. Ask your local pharmacy if they participate or call toll free 1-877-321-2652 to find out if a specific pharmacy participates in the program.
2. **How much will I save?** While savings on each prescription may vary, you can save an average of 20 percent off of the pharmacy's regular retail prices for prescription drugs. In addition, you may save even more by choosing from our list of select medications. This list is comprised of products offering additional savings.
3. **Will I always receive the lowest price?** Yes. You will receive the best price available to you through this program at the pharmacy. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card (i.e. Target or Costco \$4.99 pricing). If that occurs, you will receive the lower price.
4. **Can I find out the discounted price of my prescriptions before going to the pharmacy?** Because prices can vary by location, only the actual pharmacy can tell you the exact price of the prescription. However, you can look up an estimated price for medications at <https://naco.advancerx.com>, or call toll free 1-877-321-2652.
5. **Why did the price of my prescription change since the last time I purchased the prescription?** Drug prices are different from pharmacy to pharmacy. Even chains have different prices in their stores

depending on the population they are servicing. Additionally, manufacturers' drug prices change periodically.

6. **The brochure says I can save an average of 20 percent on my prescription medication. Will I save 20 percent on all my medications?** Because a pharmacy's retail price or usual and customary charge can differ greatly by pharmacy, your exact percentage of savings may vary depending on the prescription drug and the price you have paid before.
7. **Should I use my prescription discount card during my deductible and coverage gap periods for covered medications?** No. Only use your prescription discount card to purchase non-covered medications.
8. **Can I use my prescription discount card in addition to my Medicare prescription plan and get additional discounts?** No. You need to present either your Medicare prescription plan card or your prescription discount card. Only use your prescription discount card when purchasing medications not covered by your Medicare prescription plan.

### **About Specialty Pharmacy**

1. **What is specialty pharmacy and what kinds of services do they offer?** Specialty pharmacy offers delivery of injectable and select oral specialty medication and supplies to the location of your choice. Services include delivery notification and refill reminder calls to help you stay on your treatment plan. You'll also receive expert care services including counseling, follow up care calls, informative disease-related materials, and access to health experts 24 hours a day, seven days a week.
2. **What drugs are offered through specialty pharmacy?** Medications for a variety of chronic conditions including multiple sclerosis, rheumatoid arthritis, cystic fibrosis, hemophilia, infertility, immunologic disorders, Crohn's disease, Gaucher disease, pulmonary hypertension, Fabry disease, MPS 1, blood dyscrasia, growth hormone deficiency, respiratory syncytial virus, hepatitis C and more are available through specialty pharmacy.

### **About the Caremark Mail Service Program**

1. **What is Mail Service?** With the **Caremark Mail Service** program, you can purchase up to a 90-day supply of select medications from the mail service pharmacy for a fixed price. It's easy to get started with mail service—just send in the mail service order form along with your original prescription, to Caremark. For a list of medications available through and to receive an order form please call toll free 1-877-321-2652 or visit [www.caremark.com/naco](http://www.caremark.com/naco).