



Prescriptive Health vs. Traditional PBM

		 Prescriptive Health	 Traditional PBM
ECONOMICS	Profit from drug sale, selection, transactions, or rebate fees	No	Yes
	Drug pricing	Actual price (vs. average), published to members	Not published
	Rebates	100% pass through	Retains excess rebates (above guarantees)
	Administrative fee	Fixed, per member per month – all inclusive, no hidden fees or extra charges	Varies and not all inclusive; extra fees & charges apply
COMMITMENT & GUARANTEES	Fiduciary oversight	✓	✗
	Price & rebate pass through guarantees	✓ (with penalties paid to customer)	✗
	External reviews	✓	✗
	Annual audit offset	✓	✗
FORMULARY DESIGN	Criteria	1. Efficacy → 2. Safety → 3. Net plan cost	1. Rebates → 2. Efficacy → 3. Safety
	Customization	✓ (flexible design to meet customer needs)	Limited (depends on rebates)
INCLUDED CORE SERVICES	Benefit design assistance	✓	Additional cost
	Prior authorizations	✓	Additional cost
	Appeals	✓	Additional cost
	Manual claims processing	✓	Additional cost
	Concurrent drug utilization review (CDUR)	✓	Additional cost
ADDITIONAL PROGRAMS & SERVICES	Custom & ad-hoc reporting	✓	Additional cost
	Utilization management	✓	✗
	Annual plan savings analysis	✓	✗
	Opioid management	✓	✗
	Specialty pharmacy copay savings programs	✓	✗
MEMBER ENGAGEMENT & CHOICE	Real-time text alerts	✓	✗
	Personalized cost & options	✓	✗
	Personalized drug alternatives information	✓	✗
	Personalized shopping	✓	✗
	Overall satisfaction	✓	✗