



Blue Cross
Blue Shield
of Michigan

Confidence comes with every card.®

Did you know you may be able to save more at the pharmacy?

To help patients with drug costs, there are coupon savings programs that offer discounts on medications, as well as pharmacies that offer generics for a flat cost of \$4 for a 30-day supply. While this may be a good value for people who don't have prescription drug coverage, people with Blue Cross Blue Shield of Michigan or Blue Care Network prescription drug coverage who pay cash for these drugs may be paying more than they should.

The next time you visit your pharmacy, present your Blue Cross Blue Shield of Michigan or Blue Care Network ID card and ask the pharmacist to file a claim for your prescription. Filing a claim for these drugs may help you save more; as well as help make sure you're getting the most from your medications.

There are advantages to using your Blue Cross or BCN insurance card, even for low-cost drugs:

You may pay less

- As a member, you get discounted prices on covered drugs.
- For many generic drugs, the Blue Cross or BCN cost is less than the \$4 your pharmacy charges.
- Transactions apply towards your deductible and out-of-pocket maximum.

Better quality of care

- A complete list of all the medications you use helps us improve your overall quality of care.
- Our claim system automatically reviews each claim to make sure the drug prescribed is right for your age, gender and overall health and a complete list of your drugs helps us improve your overall care and identify possible gaps in your medication care.
- This information helps us work with your doctor to improve your care.

Blue Cross card savings

Rosuvastatin 20 mg costs more than \$13 out-of-pocket for a 30-day supply. Our Medicare members pay \$3 on average when using their insurance cards. Our group and individual commercial members pay \$5 on average with their insurance cards.

Januvia® 100 mg costs more than \$455 out-of-pocket for a 30-day supply. Our Medicare members on average pay \$47 when using their insurance cards. Our commercial members pay \$47 on average with their cards.

Lisinopril 20 mg costs more than \$5 out-of-pocket for a 30-day supply. Our Medicare members pay \$2 on average when using their insurance cards. Our commercial members pay \$4 on average with their cards.

Greater safety

- Each drug claim is reviewed for several safety factors, including possible drug interactions, inappropriate dosages and duplicate medications.
- When you pay cash instead of using your pharmacy benefit for your drugs or when you use multiple pharmacies for your prescriptions, we don't have a complete record of your medications.
- By asking your pharmacy to file a claim for your prescription drugs, it helps ensure you receive the right medications.

Avoiding fraud

If you use your insurance card when you buy prescriptions, we can quickly spot unusual activity. This effort not only saves everyone money, but also helps protect your health care record.



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