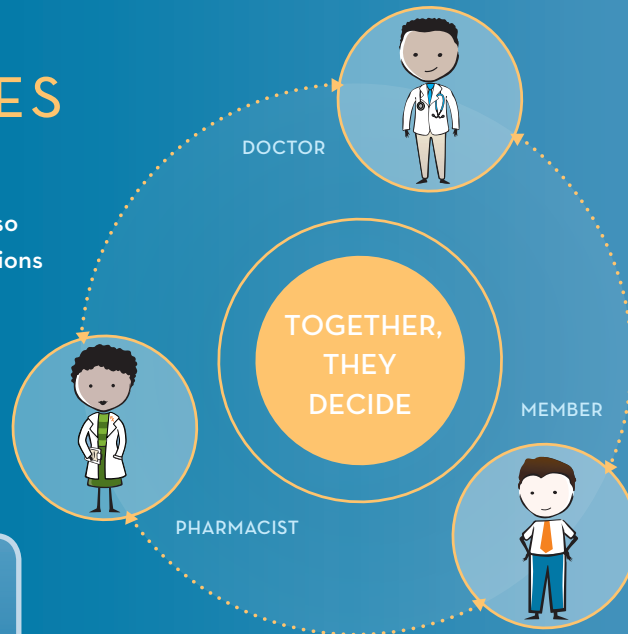


# maximum ALLOWABLE cost

## ENSURING HEALTHY OUTCOMES FOR YOUR MEMBERS

Keeping plans affordable and sustainable - while also ensuring plan members have access to the medications they need - is a constant challenge. As drug costs continue to rise, adopting Maximum Allowable Cost (MAC) as an extension of the Mandatory Generic Substitution in your benefits plan is an effective way to provide members with the coverage they need.

- Provides access to proven-effective treatments at a lower cost to the plan
- Offers member drug options without prior authorization
- Encourages wise choices



## HOW IT WORKS

▶ Depending on the model chosen, **adding MAC can save a plan**

UP TO **4%**

**on its drug costs.**

Savings in Quebec are approximately 0.6%.

With Mandatory Generic Substitution, members are reimbursed only up to the cost of the lowest cost (typically generic) version of a drug, both having the same active ingredients to treat the condition.

Maximum Allowable Cost takes a similar approach to Mandatory Generic Substitution, with drugs grouped together according to the condition they treat, not their ingredients. The plan will pay a portion of the cost up to that of a specified reference drug, typically the most cost-effective drug, which has been approved by Health Canada to treat that condition.



## FLEXIBLE DESIGN

### FOUNDATION



Recommended

- Cholesterol Lowering Statins
- Gastrointestinal Proton Pump Inhibitors

### ADDITIONAL SAVINGS



Can be combined with Foundation

- Blood Pressure ACEs
- Blood Pressure CCBs
- Anti-Depressant SSRIs & SNRIs

*In Quebec, only Gastrointestinal Proton Pump Inhibitors can have MAC applied.*

## MEMBER CHOICE

With Maximum Allowable Cost the member can:

- **Talk to the pharmacist** about Therapeutic Substitution, where they may be able to work directly with the health care professional to review the prescription at the counter and ensure the member receives the best option.
- **Consult with their health care professional** about whether a change to a lower-cost option is their best option.
- **Continue the treatment as prescribed**, with a portion of the cost (based on the less-expensive reference drug) covered by their plan, while the member pays the remaining cost. No Prior Authorization is required.

## Pharmacy PARTNER

PREFERRED NETWORK

To help ensure the success of MAC in your plan design, we recommend integrating this approach with our Pharmacy Partner preferred provider network option. Members of plans that participate in Pharmacy Partner get access to special services and pricing at participating pharmacies. Pharmacists in this network are also specially trained in working with members on MAC plans to help them understand their options, and can coordinate a prescription change (therapeutic substitution) right at the pharmacy.

Preferred provider networks are not available in Quebec.



AN EFFECTIVE SOLUTION FOR YOUR BENEFIT DOLLARS

Maximum Allowable Cost can play an important role in providing member choice while keeping your plan sustainable.



Contact your **Medavie Blue Cross** representative to find out more.