

**From:**  
**To:**  
**Bcc:**

**Subject:** Email Blast #19 What is the most cost efficient method to handle Rx?  
**Date:** Wednesday, February 22, 2012 2:53:00 PM

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**Independence Blue Cross**



## IBC study proves integrated medical and prescription benefits save money

We have exciting news to share with you about the results of a three-year Independence Blue Cross (IBC) study that analyzed the effects of integrated prescription drug benefits on medical costs. This study, published online in *Benefits Magazine*, proves that group customers can save money by purchasing drug and medical benefits together. The data contained in this study is another resource you can use to establish value when selling IBC integrated drug and medical plans.

In addition, the study demonstrates that combining medical and drug benefits increases productivity, improves member health, and helps members with chronic conditions adhere to their medication regimens.

### Key findings of the study

The study results, based on fully insured and self-funded employer groups with 100 or more contracts, showed that when combining medical and drug coverage, members receive preventive care more regularly for better health outcomes. And with healthier, more productive members, groups benefit from lower medical and prescription drug costs.

Here are some highlights:

- From 2008 to 2010, when IBC members had both our medical and pharmacy management program, members saw medical cost savings of \$19.76 per member per month (PMPM), equating to \$237,120 medical cost savings per 1,000 employees.

- Inpatient and emergency room (ER) admission costs were 9.3 percent lower with IBC's carved-in program.
- 5.8 percent of members had at least one hospital admission compared to 7.2 percent of those with a separate PBM (pharmacy benefits manager).
- Among members with integrated medical and pharmacy benefits versus members with medical or pharmacy only, results showed that the number of hospital admissions was 19 percent lower and the number of ER visits was 28.6 percent lower.
- Carved-in members were more likely to be compliant with their drug therapy, meaning they are more likely to take their medication as directed by their doctors.
- Members with chronic conditions and a pharmacy benefit carve-in had lower rates of hospital admissions and ER visits, and their overall medical costs were lower.

The key findings of this study demonstrate the benefits of integrated drug and medical. We encourage you to share this information with your prospective customers, as well as customers with medical-only coverage, to further illustrate the many advantages of combining drug and medical benefits to lower costs.

Read the full study today in [Benefits Magazine](#) online, as a Web-exclusive.

Read the [press release](#) for more information.

If you have any questions, please contact your IBC account executive.

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