



HealthSmartRx Solutions
Smart RxAssist



Frequently Asked Questions for Members

The cost of prescription medications is on the rise, especially for specialty medications. Unfortunately, the high costs of specialty medications mean higher costs to health plans, which can also mean higher copayments for you and your loved ones. If you are unable to afford these high copays, you might find yourself in a position of having to make difficult decisions about proceeding with the recommended treatment and your other financial obligations. Of course, not continuing with your treatment can lead to a decline in your health and consequently to even more medical complications.

HealthSmartRx (HSRx) has an answer! Our innovative Smart RxAssist program helps patients like you capture the maximum savings available from manufacturer financial assistance programs that can reduce your copays. In some cases, it may eliminate out-of-pocket costs altogether!

Your Questions Answered

We've put together some commonly asked questions to help you understand more about the Smart RxAssist Program and how it can help you.

Q. What is the HSRx Smart RxAssist Program?

A. Many drug manufacturers offer patient financial assistance programs to reduce the direct cost to patients. The HSRx Smart RxAssist program is a copay program that harnesses these programs to reduce or eliminate high out-of-pocket costs for members and at the same time, create savings for the plan. There is no cost to you to participate in the Smart RxAssist program and we will help you with accessing the financial assistance when it is available.

Q. What are manufacturer copay assistance programs?

A. Drug manufacturers provide copay assistance programs to prevent patient out-of-pocket costs from being an obstacle for treatment. These programs often utilize copay cards to lower out-of-pocket costs for eligible health plan members.

Q. How do I enroll in this program?

A. If your physician prescribes a drug that offers one of these programs, you will then be contacted by one of our HSRx Patient Advocates who will assist you in enrolling into a drug manufacturer's copay assistance program.

Q. What happens when I enroll into the Smart RxAssist program?

A. You will continue to fill your prescriptions as you have been. Your specialty medications will be associated with a copay assistance program from the drug manufacturer. Once you are enrolled into the program you will be able to have all or nearly all of your out-of-pocket costs covered for these specialty medications.

Q. How exactly does the program work, how will it benefit me, and why do I have to enroll?

A. First, you will be contacted from one of our highly-trained HSRx Patient Advocates. Our advocates provide concierge-level service and will enroll you into the Smart RxAssist program. Once enrolled in the program, you will have all or most of your out-of-pocket costs covered for qualifying specialty medications. The reason for your enrollment is that there is a change made to your benefit plan enabling you to get this financial assistance.

Q. How do I know if I'm eligible for this program?

A. To see if you are eligible for or currently enrolled in this program, please contact HSRx.

Q. Does every member qualify for this program?

A. No, unfortunately not every member will be able to qualify for this program. Some drug manufacturers do not offer financial assistance. Others have included rules in their programs that establish limits for eligibility. Your HSRx Patient Advocate will help determine your eligibility and assist with the enrollment process.

Q. What are the member qualifications for this program?

A. The member exclusions are set by the drug manufacturer copay assistance programs. Some exclusions may be related to age limits, state-specific restrictions, or government insurance, such as Medicaid, Medicare or Tricare.

Q. How many specialty drugs are included in this program?

A. Currently there are more than 400+ specialty medications in Smart RxAssist program, and we are continuously adding new medications as they are released to the market. Your HSRx Patient Advocate can provide information about these medications and the Smart RxAssist program.

Q. What type of specialty medications are covered in this program?

A. Many different classes of medications are covered in this program, which include treatments for autoimmune diseases, rheumatoid arthritis, cancer, multiple sclerosis and many more.

Q. How do I know if my specialty medication is part of this program?

A. We will provide your plan a list of medications covered in this program. You will also have access to this list in your benefits portal. If you are already taking an eligible medication when your plan implements the program, we will reach out to you to start the enrollment process.

Q. What happens if I start a new, different specialty medication?

A. If you start a new specialty medication, one of our HSRx Patient Advocates will contact you and provide you with a seamless process of enrolling into another copay assistance available for the new medication.

Q. What happens when my medication is not in the program anymore?

A. The HSRx team is constantly monitoring any changes made to these specialty copay programs. The HSRx Patient Advocate Team will contact you via phone or letter to let you know that there have been some changes made to a medication you are currently taking. If the specialty drug is no longer in the program, the copay will revert to the original plan benefit.

Q. What happens when I no longer want to be enrolled in the program?

A. We strongly suggest that you enroll into the Smart RxAssist program and will discuss those benefits with you. If you still decide you do not wish to enroll in the program, you will revert to the original plan specialty copay.

Q. Is there a cost for this program?

A. There is no cost for you to participate in this program.

Q. What happens if my medication needs to go through a Prior Authorization?

A. You will still go through the usual Prior Authorization steps before the medication would be processed; however, we will ensure that you are enrolled into the program so there is no disruption in receiving your medication.

Q. Am I able to enroll my dependents on their behalf for this program?

A. Anyone covered by your benefit plan is eligible to participate. We strongly suggest that you enroll any covered family members for this program.

Q. Am I going to keep getting calls from HSRx?

A. No, we will call you initially to enroll you into the program and answer any questions you may have at that time. If you ever have any questions after enrollment, please call us and we will answer any questions you may have!

Q. Does the Copay Assistance count towards my deductible, coinsurance, or out-of-pocket accumulator?

A. No, Copay Assistance amounts are excluded from your deductible, coinsurance, or out-of-pocket accumulator. Only your true out of pocket costs associated with the prescription count towards your deductible or out of pocket accumulator.

Q. Why does the member portal and my invoice show a higher copay (e.g., \$1,200.00)?

A. The higher copay is not reflective of your actual financial responsibility as it does not include the copay assistance. Your true copay responsibility will be the amount determined by the manufacturer (e.g. \$0.00 - \$35.00).