

# Assessing & Overcoming Barriers to Real-time Benefit Check Adoption in the Real World

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# Discussion Topics



**What is Real-Time-  
Benefit Check (RTBC)**



**Marketplace Perception of  
RTBC**



**Spotlight on Health Plan  
Support of RTBC**



**Provider Engagement  
Initiative**



**Barriers and Strategies  
to Overcome**

**Real-Time-Benefit Check = RTBC**



# Learning Objectives

At the completion of this program, participants should be able to:

1. List at least one key barrier to real-time benefit check adoption.
2. Name at least one internal barrier payers face when offering real-time benefit check tools to providers.
3. Recognize effective value propositions for RTBC to providers.
4. Describe provider educational approaches for that positively impacted real-time benefit check tool adoption.



# Pre-Test





## LQ1: Identify a key barrier to real-time benefit check adoption

- a) Providers are unaware that RTBC data is available in the EHR
- b) Quality and quantity of the RTBC data is equal for all PBMs
- c) It's easy to get a decision to activate new EHR functionality made at a health system
- d) It's quick to get a new IT project done at a health system



## LQ2: Identify an internal barrier that a payer might face when offering real-time-benefit check tools to providers

- a) Lack of visibility into EHR RTBC functionality
- b) Multiple EHR platforms are used across the plan's service area
- c) Detailed data is readily available regarding the impact of real-time-benefit check information at the point-of-care
- d) Reporting is limited to aggregated transaction counts



## LQ3: Identify one provider value proposition for real-time benefit check adoption

- a) Increase paperwork and administrative burden on staff
- b) Increase the number of calls from pharmacies
- c) Reduce the speed-to-therapy (get patients on meds quicker)
- d) Increase friction between provider and payer



## LQ4: Identify a provider educational approach that can positively impact adoption of real-time-benefit check

- a) Spread myths about bad formulary information in the EHR
- b) Send providers who don't use real-time benefit check more prior authorization requests
- c) Advocate the benefits of real-time benefit check & help to mitigate technical uncertainty and challenges
- d) Don't talk about RTBC and hope that adoption increases



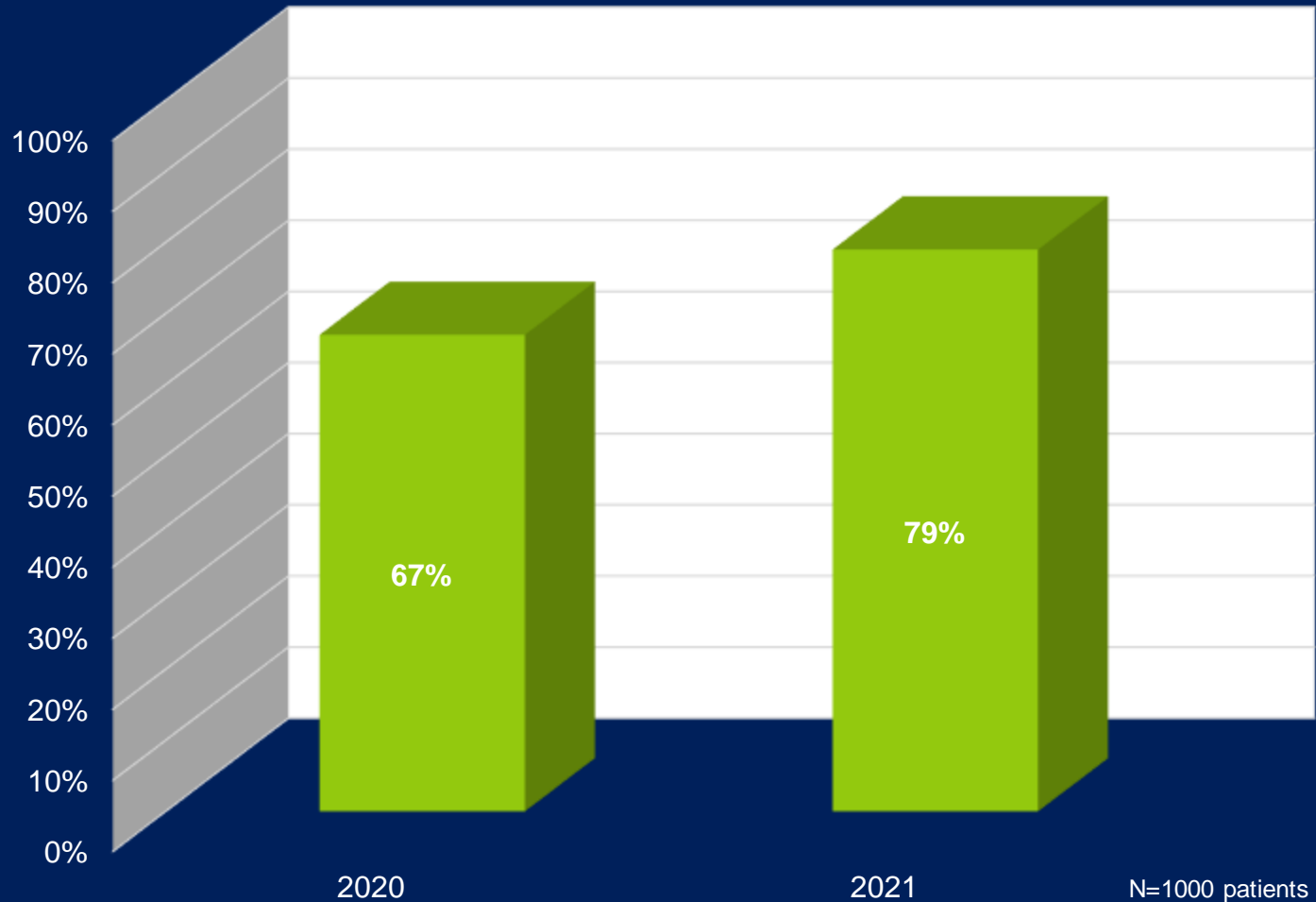
# RTBC is Important!



# Medication Affordability

Nearly 80% of patients surveyed said they went to pick up their prescription and found out it cost more than they expected.

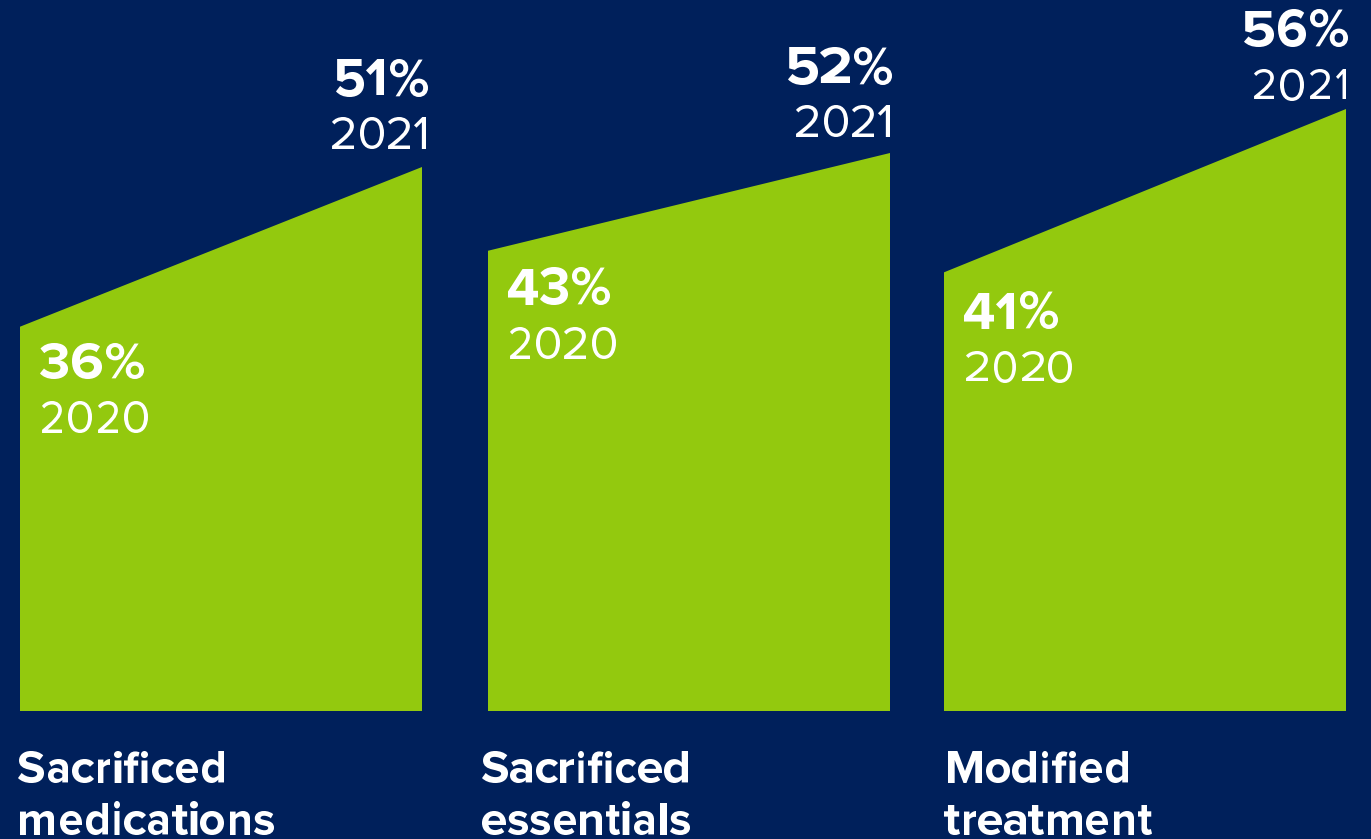
Percent of patients who have gone to pick up their prescription and found out it costs more than they expected





# Affordability Impact on Adherence

- In 2021, more patients made sacrifices related to their medications and essential items
- Many patients made difficult decisions that may have affected their health and safety

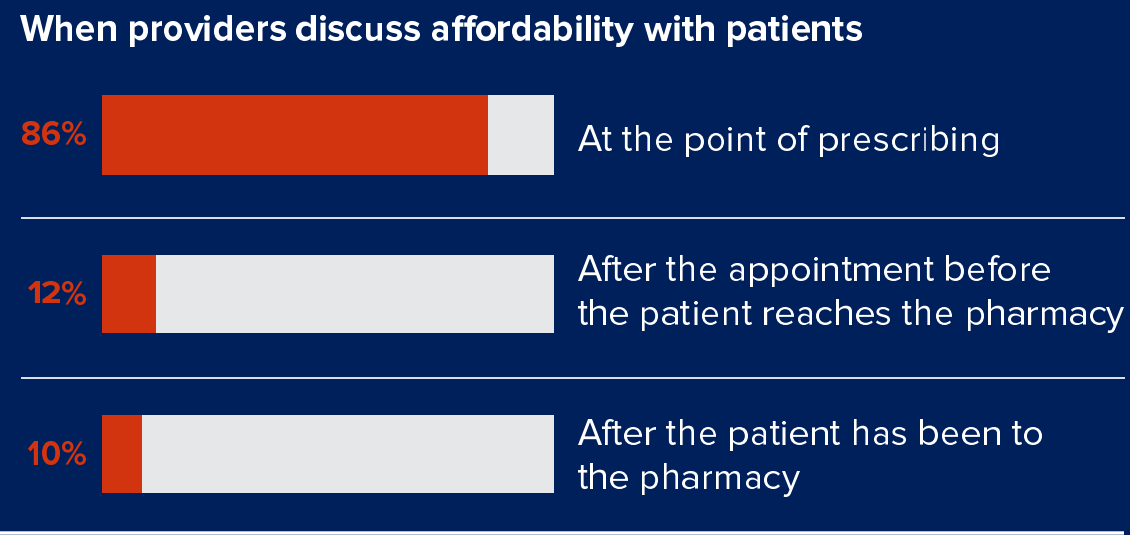
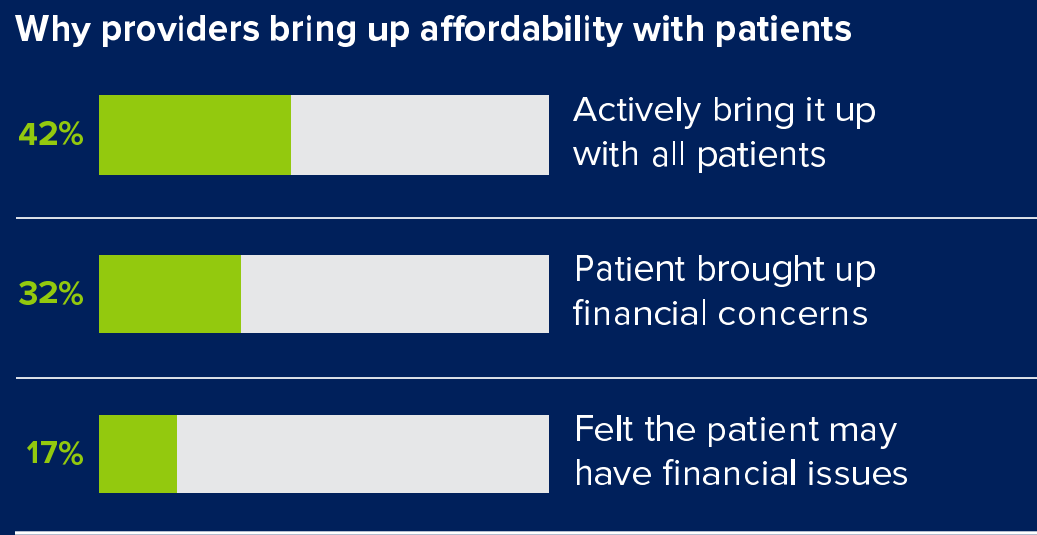


n = 1,000



# RTBC Encourages Consideration of Medication Cost

Having real-time access to prescription benefit and cost information enables providers to make informed decisions about their prescription choice, including if their patient can afford it.



n = 1,000 | respondents could select all that applied

**Most providers are willing to talk about medication affordability but not all bring it up with every patient**



# Patients Are Looking for Help

Patients are seeking out financial assistance so that they can afford their medications

Talked to my provider about affordability options

49%

Talked to my pharmacist about affordability options

44%

Used a cash discount card

38%

Used a copay card/coupon from the biopharma company

38%

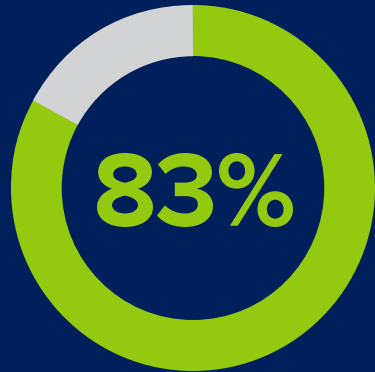
Enrolled in a patient assistance program

12%

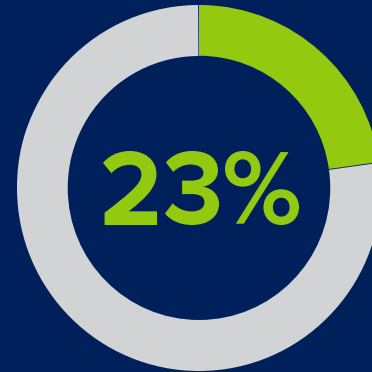
n = 1,000 Respondents could select multiple reasons



# Perceived Access to Coverage Info



of providers have access to medication-specific information within their EHR



of providers can surface medication cash price information within their EHR

## An Industry-Wide Challenge for Providers, Payers and Patients



# RTBC: Provider & Patient Point of View



Patient-provider trust is a crucial element that can compound the effects of existing medication access barriers, yet more than **40% of providers said they didn't have enough time to discuss medications with their patients.**



# Agreement Likert Scale

**In your experience, providers frequently engage with patients regarding prescription cost.**

Strongly  
Disagree

Disagree

Neutral

Agree

Strongly  
Agree





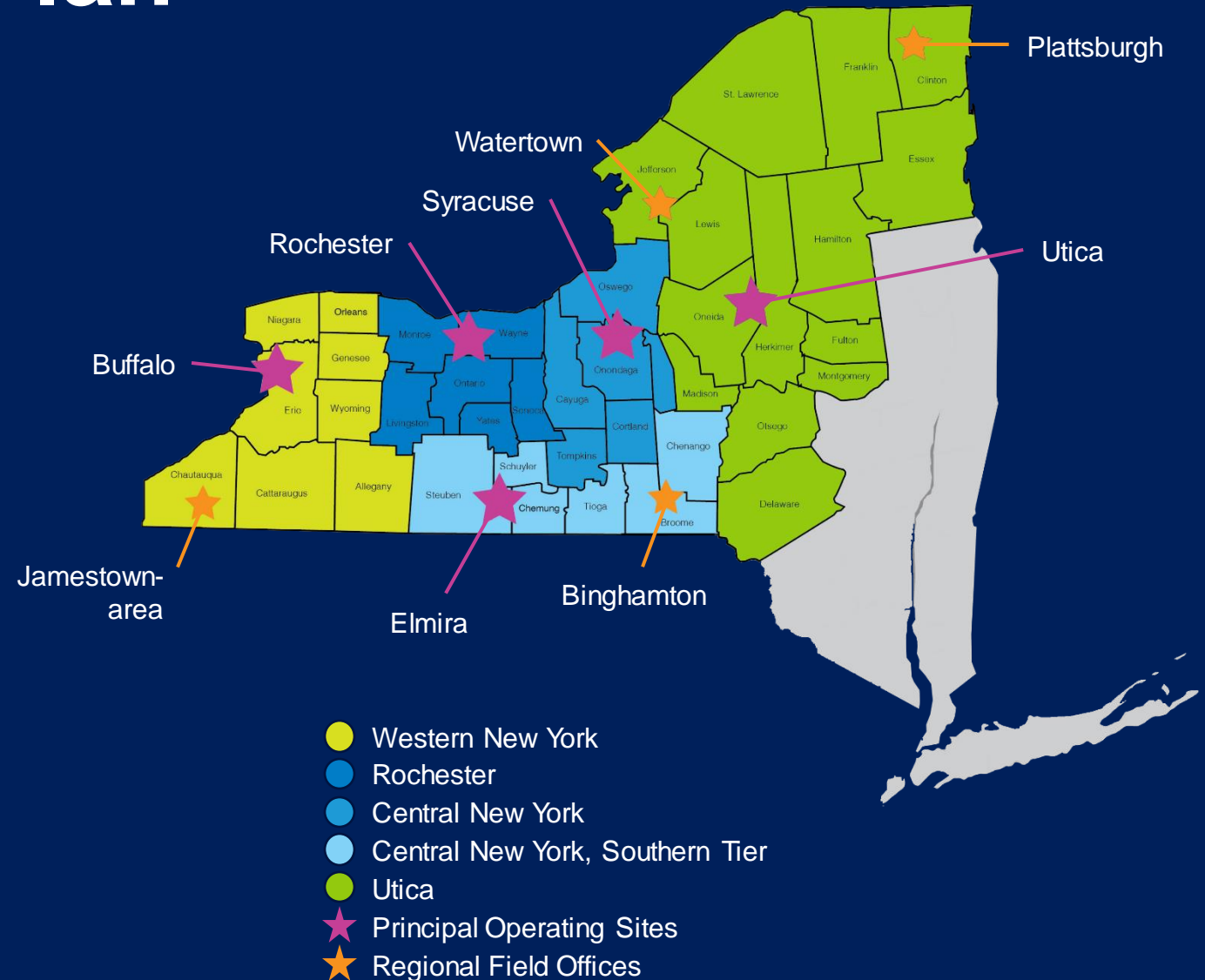
# Excellus Health Plan



# Excellus Health Plan

- 39 counties – Upstate New York
- 1.4M covered pharmacy benefit members
  - Medicare
  - Medicaid
  - Exchange
  - Commercial/Employer Group
- 70K – 100K Rx prescriptions filled daily
- > 37K provider network

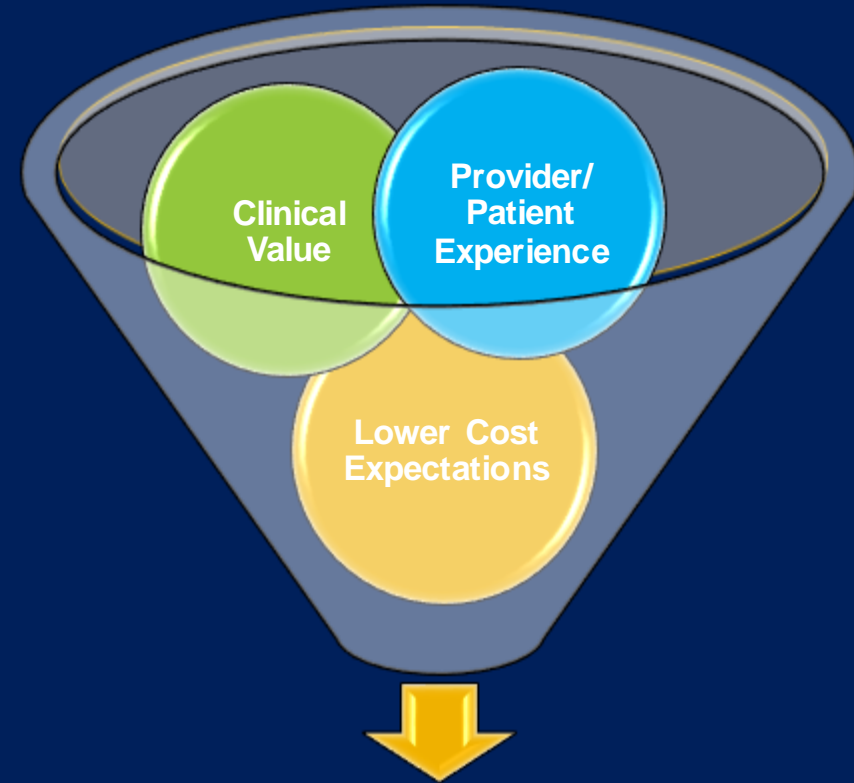
*Mission: To help people in our communities live healthier and more secure lives through access to high-quality, affordable health care.*





# Why RTBC?

- Clinical value of e-prescribing workflow
- Provider satisfaction
- Patient/member experience
- Stakeholder expectations for lower costs
- Regulatory landscape



**Affordable Access to Care**

*The promise and potential of 'interoperability'...*



# Excellus RTBC Timeline



## What happened?

- |  |  |  |
|--|--|--|
| <ul style="list-style-type: none"> <li>- Initial Capability</li> <li>- Q4 Soft Launch</li> </ul> | <ul style="list-style-type: none"> <li>- Limited Reporting</li> <li>- Provider Complaints</li> <li>- Pandemic</li> </ul> | <ul style="list-style-type: none"> <li>- Focused Effort</li> <li>- Multi-stakeholder Assessment</li> </ul> |
|--|--|--|

## What next?

Monitor?

Gaps?

Plan?



## Word Cloud

What word describes the feedback providers articulate about RTBC?



\*\*Please note the word cloud will form as the attendees respond.



# Provider Feedback

## Complexity

- Multiple systems, networks, portals and apps
- Slow response times & data lags

## Knowledge

- Prescriber awareness of tools and how to use them
- Office staff training needs - time and resources

## Quality of Information

- Alerts (fatigue) – messages not actionable
- Accuracy of formulary information





# Health Plan Limitations

## Complexity

- Multiple EHR platforms in use across health plan service area

## Knowledge

- Limited visibility into EHR RTBC functionality

## Quality of Information

- Reporting limited to aggregated transaction counts



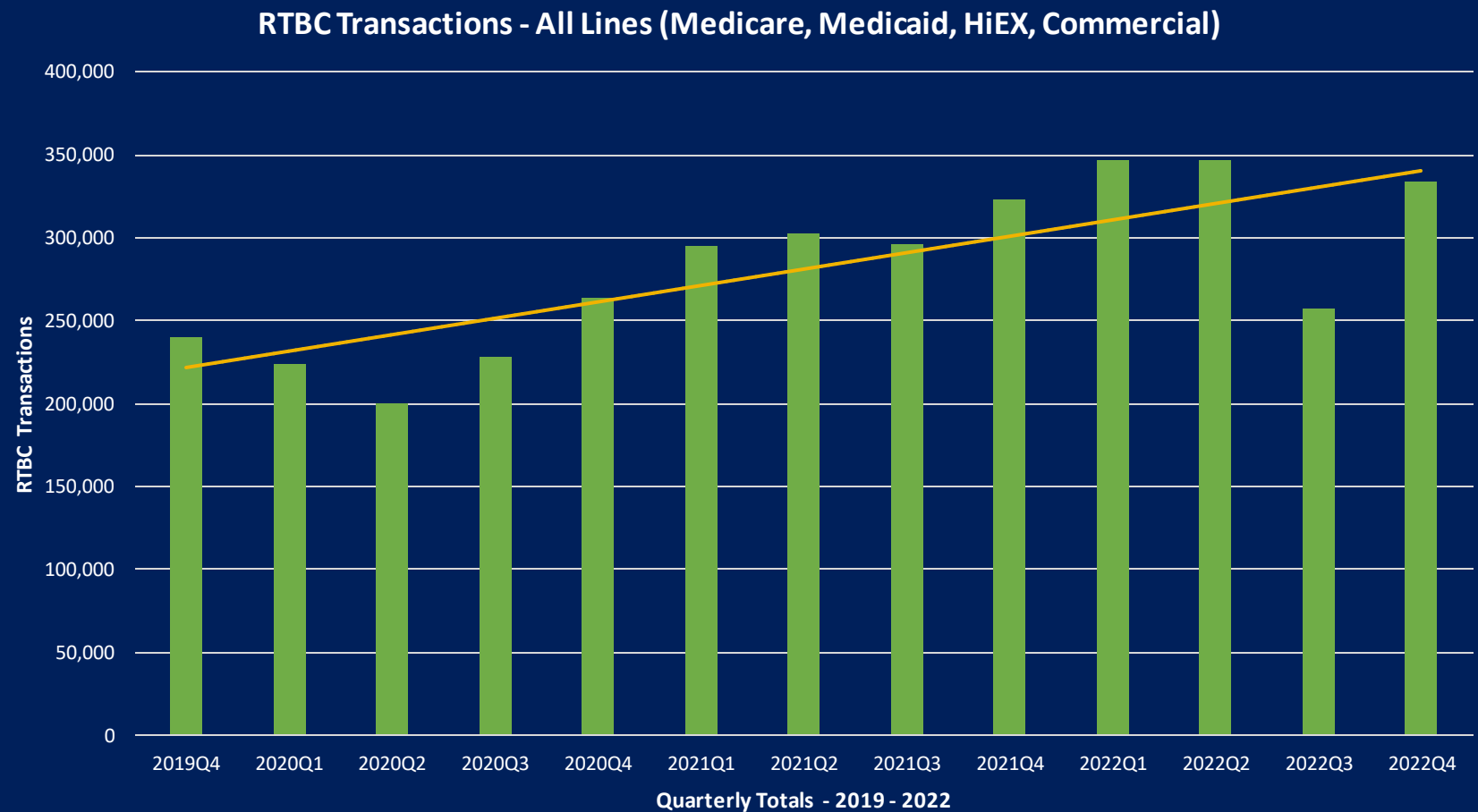


# Our Situation



# Excellus RTBC Landscape

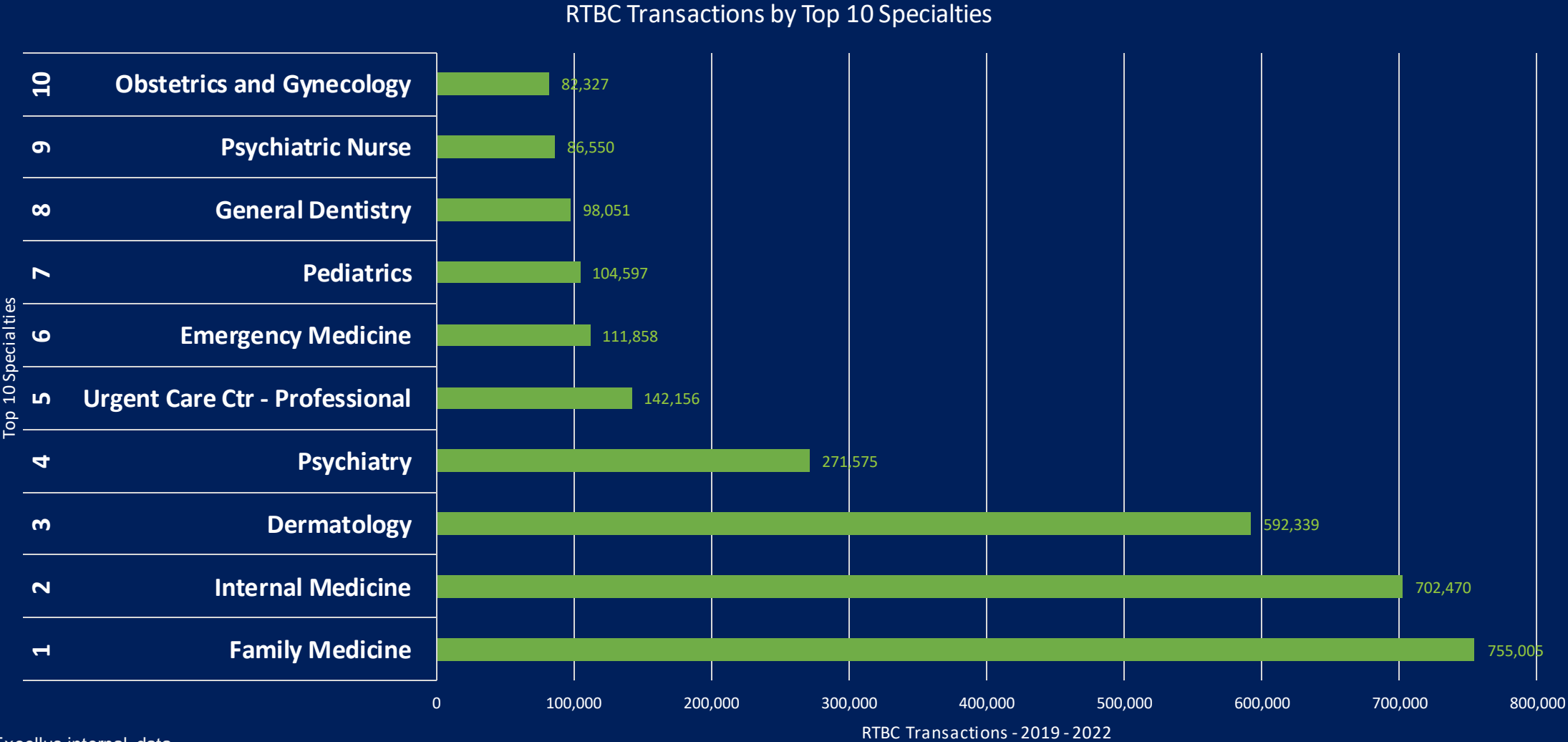
- 37,342 in-network providers (39 counties)
- 8,725 of in-network providers with at least 1 RTBC transaction
- Roughly 23% of network using RTBC
- Average 44 RTBC transactions per month



Source: Excellus internal data



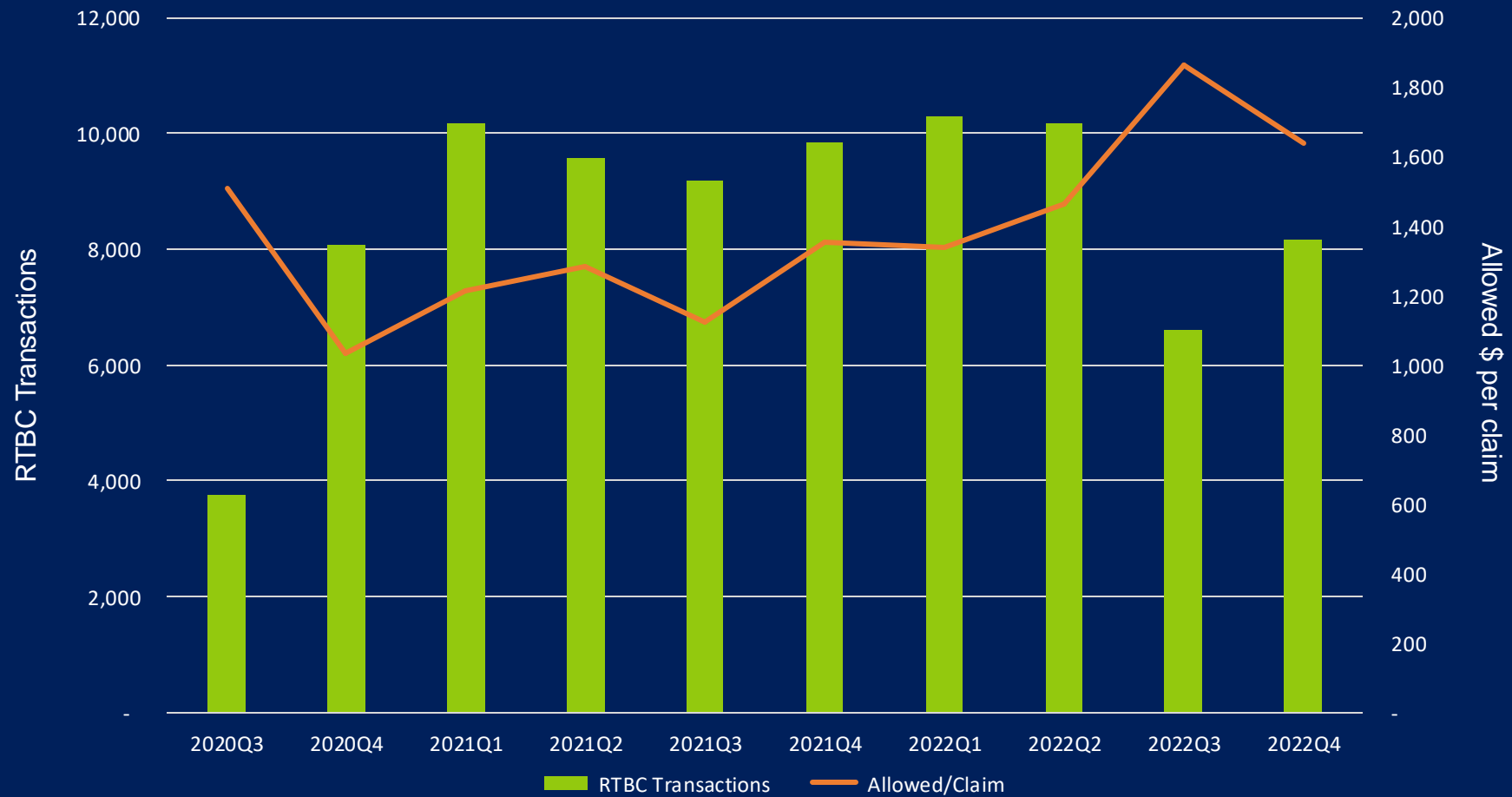
# Top 10 Specialties





# Excellus Data

Comparison of Allowed \$/Claim to RTBC Transactions of Six High Volume Prescribers





# Average Patient Savings by Therapeutic Category

Average Savings Per Prescription When a Lower-Cost Alternative Is Chosen

2021	
Anti-Depressants	\$51
Anti-Hypertensives	\$27
Anti-Cholesterol	\$32
Diabetic Therapy	\$116
Peptic-Ulcer Therapy	\$26

Ranked by Prescription Volume



# Average Patient Savings by Provider Specialty

Average Savings Per Prescription When a Lower-Cost Alternative Is Chosen

2021	
Internal Medicine	\$25
Family Practice	\$22
Family Practice	\$81
Cardiology	\$29
Ophthalmology	\$40

Ranked by Prescription Volume



# The Challenge



# Formulary Data in the EHR – The Traditional Formulary & Benefit (F&B) File

Providers have not been enthusiastic about the F&B-based formulary data available in the EHR.

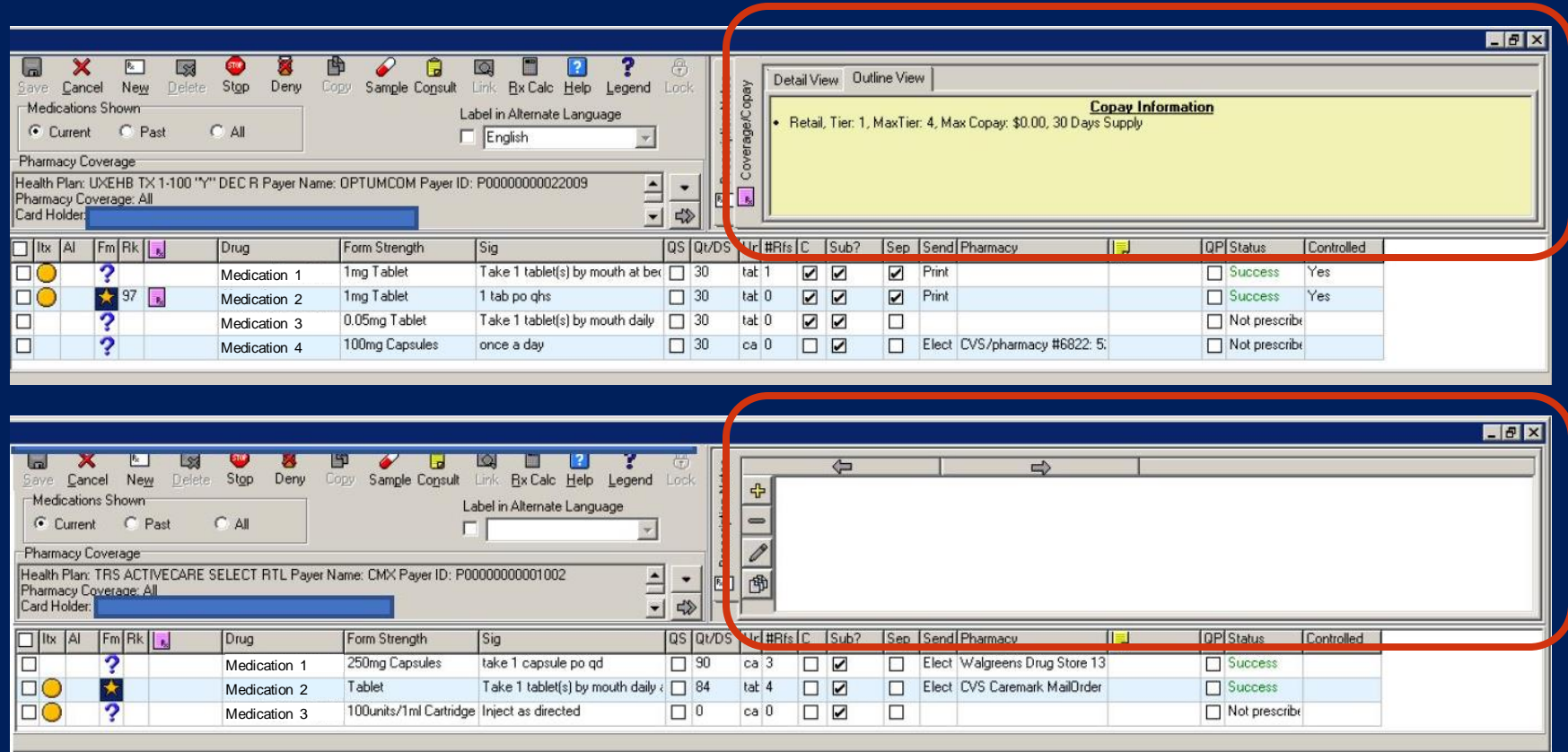
- Information is at the plan level
  - Not group or patient-specific
- Quantity and quality of the data varies widely from one PBM to the next
- The data can be outdated
- Sometimes the data are incorrect





# Questions About Data Integrity Have Led to Mistrust of the Traditional F&B Data

Are there really no plan restrictions, or is that data simply missing?



The top screenshot shows a medication list for a patient with Health Plan: UXEBB TX 1-100 'Y' DEC R Payer Name: OPTUMCOM Payer ID: P00000000022009. The bottom screenshot shows a medication list for a patient with Health Plan: TRS ACTIVECARE SELECT RTL Payer Name: CMX Payer ID: P00000000001002.

Itx	AI	Fm	Rk	Drug	Form Strength	Sig	QS	Qt/DS	Urd	#Rfs	C	Sub?	Sep	Send	Pharmacy	QP	Status	Controlled
<input type="checkbox"/>			?	Medication 1	1mg Tablet	Take 1 tablet(s) by mouth at bed	<input type="checkbox"/>	30	tab 1		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Print		<input type="checkbox"/>	Success	Yes
<input type="checkbox"/>			97	Medication 2	1mg Tablet	1 tab po qhs	<input type="checkbox"/>	30	tab 0		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Print		<input type="checkbox"/>	Success	Yes
<input type="checkbox"/>			?	Medication 3	0.05mg Tablet	Take 1 tablet(s) by mouth daily	<input type="checkbox"/>	30	tab 0		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>			<input type="checkbox"/>	Not prescribe	
<input type="checkbox"/>			?	Medication 4	100mg Capsules	once a day	<input type="checkbox"/>	30	ca 0		<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Elect	CVS/pharmacy #6822: 5:	<input type="checkbox"/>	Not prescribe	

The patient arrives at the pharmacy counter and learns that the drug has prior authorization



**Result: Frustrated providers turn off formulary validation or don't review formulary data while ePrescribing**



# Traditional F&B Is Enhanced by RTBC

## Traditional F&B

Formulary Status

Coverage Alerts

Alternative Drugs

Distributed Database

Via Intermediary

Manual EHR update



## RTBC

Patient Specific

Member Cost

Channel Options

Real Time

Direct from PBM

Automatic

*EHR vendors have made RTBC integration seamless.*

*Practices may not realize that RTBC information is in the EHR.*



# Our Solution



# Provider Engagement Program

Goal:

Satisfy In-Network provider desire for decision support tools, available within their workflow

- Social Determinants of Health (SDOH)
- Prior Authorization (PA)
- Real Time Prescription Benefit Check (RTBC)
- Quality Measures (QM)



# Excellus' Motivation



**Strengthen Excellus  
Relationship With Provider  
Network**



**Increase Satisfaction**

Patients  
Providers



**Improve Outcomes**

Increase fill rate  
Speed to therapy



**Manage Costs**



# Excellus Tactical Approach

- Engage health systems and practices who are not using RTBC
  - Provider Relations outreach
- Training curriculum for Provider Relations team
- Reference material for top EHRs
  - How to activate RTBC
  - How RTBC looks in the EHR
- Resources
  - Help Desk to mitigate both technical and content questions

## Actions:

- Dispel the myths
- Advocate the benefits
- Help to mitigate technical uncertainty and challenges
- Feedback loop via reporting and analytics



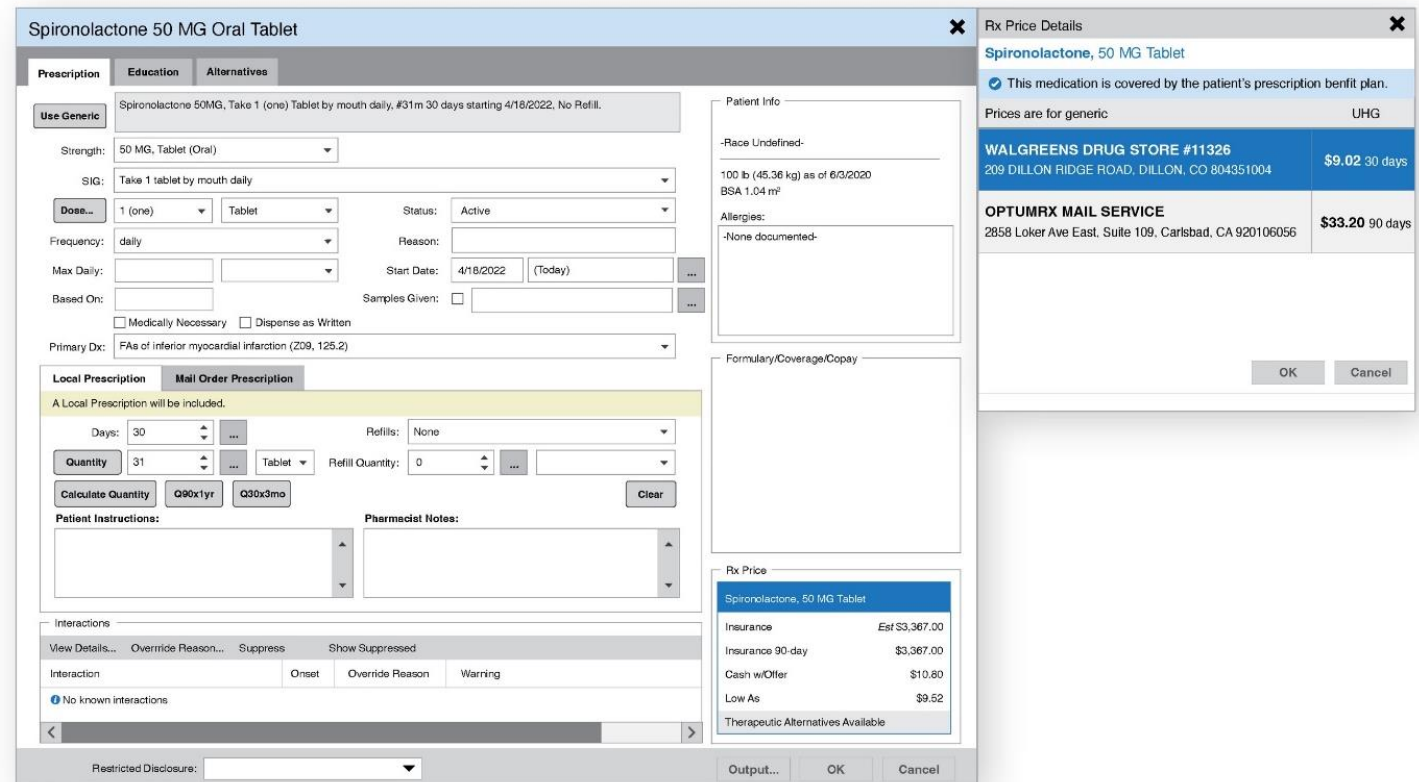
# EHR Reference

## Allscripts Professional (cont.)

### SECTION 2 RTBC Integration in the Prescribing Workflow

Once the medication quantity and SIG are entered and the pharmacy has been selected, the Allscripts Rx Price feature displays the RTBC information. Up to five therapeutic alternatives and their prices are provided. With a quantity entered, the Rx Price supplies RTBC pricing details.

Therapeutic Alternatives may also be displayed.



**Spironolactone 50 MG Oral Tablet**

**Prescription** | Education | Alternatives

Use Generic: ☐ Spironolactone 50MG, Take 1 (one) Tablet by mouth daily, #31m 30 days starting 4/18/2022, No Refill.

Strength: 50 MG, Tablet (Oral)

SIG: Take 1 tablet by mouth daily

Dose: 1 (one) Tablet

Frequency: daily

Max Daily: 1

Based On: ☐ Medically Necessary ☐ Dispense as Written

Primary Dx: FAs of inferior myocardial infarction (Z09, 125.2)

Patient Info: -Race Undefined-  
100 lb (45.36 kg) as of 6/3/2020  
BSA 1.04 m<sup>2</sup>  
Allergies: -None documented-

Formulary/Coverage/Copay

**Local Prescription** | Mail Order Prescription

A Local Prescription will be included.

Days: 30 Refills: None

Quantity: 31 Tablet Refill Quantity: 0

Calculate Quantity Q90x1yr Q30x3mo

Patient Instructions: Pharmacist Notes:

Interactions: View Details... Override Reason... Suppress Show Suppressed

Interaction: Onset Override Reason Warning

No known interactions

Restricted Disclosure:

Output... OK Cancel

**Rx Price Details**

Spironolactone, 50 MG Tablet

☒ This medication is covered by the patient's prescription benefit plan.

Prices are for generic UHG

Pharmacy	Price
<b>WALGREENS DRUG STORE #11326</b> 209 DILLON RIDGE ROAD, DILLON, CO 804351004	<b>\$9.02</b> 30 days
<b>OPTUMRX MAIL SERVICE</b> 2858 Loker Ave East, Suite 109, Carlsbad, CA 920106056	<b>\$33.20</b> 90 days

OK Cancel

**Rx Price**

Spironolactone, 50 MG Tablet

Insurance	Est \$3,367.00
Insurance 90-day	\$3,367.00
Cash w/offer	\$10.80
Low As	\$9.52

Therapeutic Alternatives Available

Example of the medication details



# EHR Reference

## Allscripts Professional (cont.)

### SECTION 3 Activating RTBC

Activation of RTBC is simple for providers who currently ePrescribe and are enrolled in eAuth.

CATEGORY	YES/NO	NOTES
Software/License/Enrollment Prerequisites	Yes	Provider must be enrolled for eAuth and Surescripts with standard ePrescribing credentials
Separate license for RTBC	No	
Separate cost for RTBC	No	
Separate RTBC Enrollment	No	Once Allscripts implements the eAuth solution, caregivers who currently use ePrescribe are automatically granted eAuth service level
Software Setup/Configuration	Yes	Each eAuth-enabled prescriber must have read/write access for Prior Authorization requests
Who to Contact		Allscripts Inside Sales (formerly Veradigm). Implementation done by Allscripts



# Messaging

A successful engagement plan with practices involves understanding the pain points and offering solutions that complement workflow and reduce clinical and/or administrative burden. In other words, ***“What’s In It For Me”***



## Providers

- Can make the best treatment choice for patients after weighing all factors
- Improve patient trust, rapport & satisfaction
- Speed to therapy
- Reduce risk of abandonment
- Increase patient adherence
- Decrease paperwork and administrative burden for staff
- Reduce the number of calls from pharmacies and/or patients
- Encourage payer partnership



## Patients

- Speed to therapy by reducing downstream delays for prior authorization or physician clarifications
- Fully informed of implications of treatment choice including possible alternatives
- Understand financial and payer requirements, increasing adherence
- Decrease pharmacy-counter surprises
- Illuminate pharmacy options that balance cost and convenience
- Increased satisfaction with payer and provider



# Scale of 1 to 10

**Would a tool like an EHR reference be beneficial in your effort to encourage adoption of real-time-benefit check?**

**1 – not very helpful – 10 very helpful**

1 - 10





# Lesson Learned and What's Next



# Observations to Date



**Provider Perceptions  
Are Hard to Change**



**Perception Is Often  
Focused on the Lowest  
Common Denominator**

Not Us!



**Some EHR Workflows Are  
Not Optimized for RTBC**



**Decision-making At  
Large Health Systems  
Moves Slowly**



**IT's "To Do" List Is  
Long**



**When Providers Are  
Bought-in They Love It**



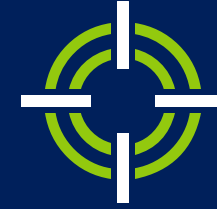
# What's Next?



Persistent Follow-up After  
Initial Conversations



Expand Discussions to a  
Wider Number of Practices



## FOCUSED ANALYSIS TO DETERMINE:

Provider satisfaction for  
providers using RTBC or not  
using RTBC

Patient satisfaction where  
primary provider uses RTBC or  
does not use RTBC

Detailed financial analysis of Rx  
cost before/after RTBC adoption



# Post-Test





## LQ1: Identify a key barrier to real-time benefit check adoption

- a) Providers are unaware that RTBC data is available in the EHR
- b) Quality and quantity of the RTBC data is equal for all PBMs
- c) It's easy to get a decision to activate new EHR functionality made at a health system
- d) It's quick to get a new IT project done at a health system



## LQ2: Identify an internal barrier that a payer might face when offering real-time-benefit check tools to providers

- a) Lack of visibility into EHR RTBC functionality
- b) Every provider across the plan's service area uses the same EHR
- c) Detailed data is readily available regarding the impact of real-time-benefit check information at the point-of-care



## LQ3: Identify one provider value proposition for real-time benefit check adoption

- a) Increase paperwork and administrative burden on staff
- b) Increase the number of calls from pharmacies
- c) Reduce the speed-to-therapy (get patients on meds quicker)
- d) Increase friction between provider and payer



## LQ4: Identify provider educational approach that can positively impact adoption of real-time-benefit check

- a) Spread myths about bad formulary information in the EHR
- b) Send providers who don't use real-time benefit check more prior authorization requests
- c) Advocate the benefits of real-time benefit check & help to mitigate technical uncertainty and challenges
- d) Don't talk about RTBC and hope that adoption increases



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