OPUS Health Copay Reduction Programs - What Are They and How Do They Work?

Partner with PharmaCo for Savings!
Just call 1-800-Enroll-Me to Activate your card and save.

Save $30 on your next five prescriptions

$150 Savings

OPUSHEALTH™
Bill Primary Insurance First
RxBIN: 601341
RxPCN: OHCP
RxGrp: OH0000000
RxID: 0000000000
Suf: 01

> This is the standard OPUS Health box. It appears on the front of virtually every debit, copay and voucher that is processed by OPUS Health on behalf of our Pharma clients.

> The RxPCN **OHCP** identifies this as a copay program. For a patient with insurance, submit the claim to the primary insurance first, then to OPUS Health as the secondary payor.
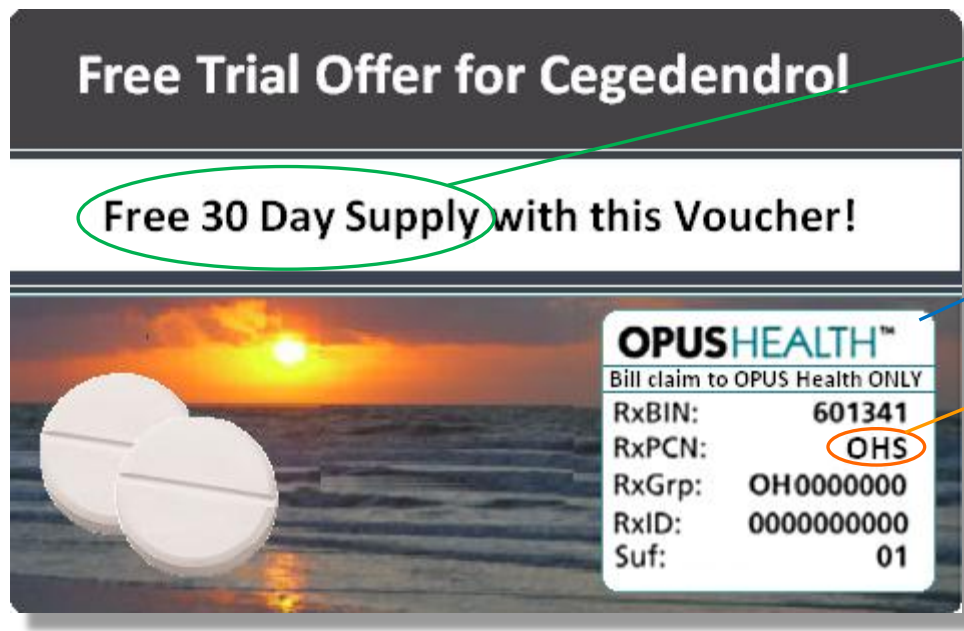
An OPUS Health copay card is a prescription discount vehicle used to provide the patient with a savings on their prescription copay at the pharmacy. It is easily distinguished from a voucher (explained below) by the Rx Processor Control Number (RxPCN) of OHCP and from DebitRx cards by the absence of a 16 digit ID number on the front (as on any standard credit card).

Are OPUS Health Programs Easy to Use?

Yes, they are quite simple for the patient and the pharmacist. The patient merely presents the card to the pharmacist along with their insurance card (if any) and a valid prescription. After submitting the prescription to the primary payor, the pharmacist processes the claim electronically to OPUS Health, just as they would with any secondary insurance. OPUS Health responds with the revised, reduced (or eliminated) copay amount to collect from the patient. The patient pays the reduced amount (or nothing) for the prescription and OPUS Health pays the reduction amount to the pharmacy in the next payment cycle.

OPUS Health Vouchers/ Sample Replacement/ Patient Assistance Programs - What Are They and How Do They Work?

An OPUS Health voucher is used to provide a free supply of medication to the patient. OPUS Health vouchers are recognized by the Rx Processor Control Number (PCN) of **OHS**. This indicates that OPUS Health, on behalf of the Pharma client, is the primary and sole payor on the claim; we are paying the pharmacy for the prescription entirely, not other payors are involved.

Free Trial Offer for Cegedendrol!

Free 30 Day Supply with this Voucher!

OPUSHEALTH™
Bill claim to OPUS Health ONLY
RxBIN: 601341
RxPCN: OHS
RxGrp: OH0000000
RxID: 0000000000
Suf: 01

> With a Voucher, the patient pays no copay. OPUS Heath pays the entire cost of the prescription, on behalf of our Pharma clients.

> Again, the standard OPUS Health adjudication info.

> RxPCN **OHS** identifies this as a voucher program. Claims are submitted to OPUS Health as primary and ONLY payor, not to any other payor.

DebitRx® - What is it and How Does it Work?

While the requirements for the debit card provider may change the typical location, DebitRx cards always have the same OPUS Health box.

The RxPCN **OHCP** identifies this as a copay program. For a patient with insurance, the claim must be submitted to the primary payor first, and then to OPUS Health as the secondary payor.

All OPUS Health cards with a 16 digit ID are adjudicated debit cards. Some are Visa® debit (see box, right), some are PIN debit. Regardless of which type, they work the same. There are no funds on the card until a claim is adjudicated at the pharmacy through OPUS Health. Once accepted, we fund the card, returning a detailed response message indicating the copay remains unchanged but the value of the patient discount is now on the card for the patient to use when paying at the register.

This particular card is a Visa® DebitRx™ card. Once money is added to the card through adjudication with OPUS Health it can be redeemed anywhere that Visa is accepted. No debit PIN is required at the register.

DebitRx™ and the LoyaltyRx™ brand of DebitRx are proprietary products using patent pending technology that are simple to use and effective in providing value to patients and pharmacies. If you have processed secondary claims before, and you've joined our network, then you can process our DebitRx cards. Read on for some important facts about processing these cards.

The DebitRx Card Has No Value Until it is Adjudicated

A DebitRx card is inactive and unfunded when a patient first receives it. Whether the card is given to the patient by the doctor, is part of a sample kit, or is mailed from a fulfillment center based on patient opt-in, there are no funds on the card until after it has been adjudicated at the pharmacy with a qualifying prescription for which it is being used.

DebitRx CoPay Reduction

One of the most common reasons pharmacies call OPUS Health for support is the mistaken belief that the debit card isn't working. This is because the electronic response OPUS Health returns during adjudication indicates that the copay on the claim has not been reduced; it remains the same as it was when the pharmacy submitted it to OPUS Health as the secondary payor. There actually is no reduction in the patient copayment, they still owe the pharmacy the full copay. However the patient's out of pocket expense is reduced by the amount funded to the DebitRx card. The response message clearly indicates "Debit Card funded with Copay reduction amount" and then states the dollar amount funded. To make it even clearer in the pharmacy, you can ask your software vendor to show this amount on the label and receipt, using the appropriate data fields.

How is it Processed in the Pharmacy?

If the patient has primary insurance, the pharmacist bills the patient's primary insurance first, then bills the patient's authorized copayment amount to OPUS Health as a secondary transaction (copayment billing methods are detailed on the OPUS Health web site www.opushealth.com). If the patient is self-paying, because they have no prescription coverage (for this drug), have not yet satisfied an insurance deductible or simply choose to pay cash, the pharmacist submits the claim to OPUS Health at U&C. OPUS Health will process the claim according to business rules, paying the maximum the program allows.

Redeeming the value funded to a DebitRx / LoyaltyRx card

After successful adjudication, the debit card will be loaded with funds for the patient to use at the register. Please note that consistent with debit card payments in general, if the patient's total copay is more than the amount funded during adjudication, the patient must first pay the difference, before swiping the card for payment. For example, if the patient's copay is $30 and this particular transaction funded the card with a program allowed maximum benefit of $20, the patient must first pay the $10 difference before the card can be swiped at the register for the $20 balance. The only functional difference between the DebitRx (shown above) and a LoyaltyRx card is that LoyaltyRx is PIN debit and can be redeemed wherever PIN debit is available. DebitRx can be used anywhere Visa is accepted.