



► **CO-INSURANCE FOR YOUR PRESCRIPTION (Rx) BENEFIT IS A SENSIBLE TRANSITION PLAN TO CDH** .....1



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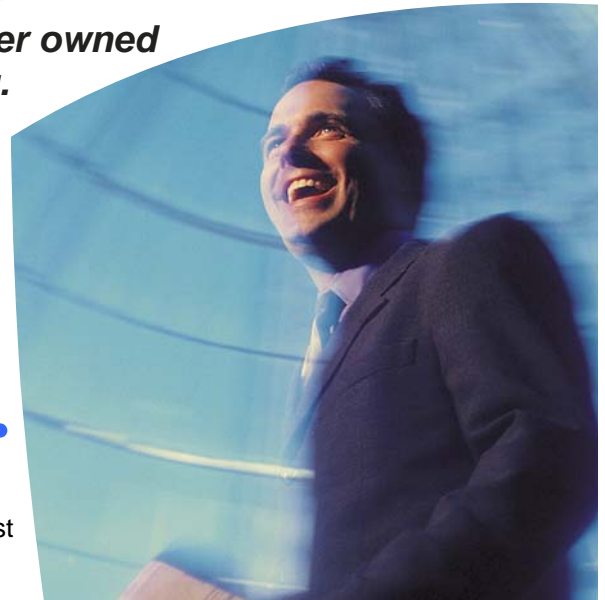
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# BidRx.com Marketplace

## Transition to consumer owned health with BidRx.com!

*BidRx® offers a logical transition plan to consumer owned health supported with excellent tools and training.*

### *Use Co-Insurance to teach an essential principal of ownership.*



Are your health benefit costs too high? Do you want to save money on benefits? Would you like to engage your employees in making better purchasing decisions and getting the most for their benefit dollars? Do you want them to share ownership of their health care?

If you answered "YES" to any of the above questions, you should consider a transition to consumer owned health, often called Consumer Directed Health (CDH).

Some employers are reluctant to adopt CDH because they don't want to impose a dramatic, mandatory change on employees. A logical transition plan is needed, supported by excellent tools, training and advocacy. With the right approach, change can be gradual, rewarding and successful – resulting in employee ownership of their health.

Prescription (Rx) benefits are the best choice for changing ownership.

#### **Why start with Rx benefits?**

**Reason 1:** More employees use prescription drugs than other health care products and services.

**Reason 2:** Subtle changes in Rx benefit design can motivate employees to adopt "consumerism" behavior.

**Reason 3:** An excellent tool – called BidRx.com – is available for employees to be informed and successful consumers of prescriptions.

**Reason 4:** BidRx® staff is available to train and support employees.

The minor adjustment needed in Rx benefit design is adoption of percent co-insurance to replace co-payments.

Through this small change, employee cost share rises or falls with the total cost of each prescription. Employees are motivated to shop, compare, and save. And they can rely on BidRx.com – a new tool that shines light on drug costs and saves money. BidRx® makes this transition step easy to implement.

Built to mimic the way other goods and services are purchased in the U.S., BidRx.com is a marketplace that shows drug options and prices so doctors and patients can make better choices. BidRx.com also is a reverse auction site where local and mail order pharmacies bid on prescriptions. Immediate savings are available for employees that shop & compare.

Go to [www.BidRx.com](http://www.BidRx.com), click on "How it works" and learn to use the new prescription marketplace. Then register & start an auction. BidRx.com is easy to use, even for beginners.



# Motivate Employees to own the cost of Rx's

## Transition Plan:

- 1) change to co-insurance for Rx's;
- 2) add BidRx® to support employees
- 3) teach employees to save.

BidRx® replaces an antiquated purchasing paradigm that contributes to unsustainable increases in drug costs. At the core of BidRx® is a competitive marketplace where providers compete head-to-head for sales. Some call it an upside down eBay® for prescriptions; others compare it to Travelocity®, Orbitz® or Expedia®. BidRx.com is a unique solution for prescription benefits that is successful because employees are increasingly comfortable using the internet to shop, compare, and buy. BidRx.com is the purchasing tool they need for smart prescription purchases. BidRx® is available now.

Prescription benefit design influences employee purchasing behavior. Co-Insurance is a small change with big results. With access to the transparent, competitive marketplace for prescriptions at BidRx.com, employees get information to make responsible purchasing decisions. For the first time ever, health care providers compete to provide products and services – but it happens only at [www.BidRx.com](http://www.BidRx.com). Click on “Benefit Sponsors” & “Apply” or call us at 920.230.6200. BidRx® is available throughout the U.S. for employers of all sizes.

**SMARTER  
CONSUMERS:**  
Information &  
Competition



BidRx®, LLC, based in Oshkosh, WI, connects consumers and prescribers with pharmaceutical companies, pharmacies and benefit sponsors and empowers them to make better, more cost-effective prescription and service purchasing decisions. Go to [www.BidRx.com](http://www.BidRx.com) for more information.

Pharmaceutical Companies and Pharmacies compete for your business only at [www.BidRx.com](http://www.BidRx.com)



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