



Did you know you may be able to save more at the pharmacy?

Many pharmacies have programs that offer many generics for free or at a flat cost of \$4 for a 30-day supply, including drugs to treat chronic diseases. While this may be a good value for people who don't have prescription drug coverage, people with Blue Cross Blue Shield of Michigan prescription drug coverage who pay cash for these drugs may be paying more than they should.

The next time you visit your pharmacy, present your Blue Cross Blue Shield of Michigan (BCBSM) ID card and ask the pharmacist to file a claim for your prescription. Filing a claim for these drugs may help you save more; as well as help make sure you're getting the most from your medications.

There are advantages to using your BCBSM insurance card, even for low-cost drugs:

You may pay less

- As a Blue Cross Blue Shield of Michigan member, you get discounted prices on covered drugs.
- For many generic drugs, the BCBSM cost is less than the \$4 your pharmacy charges.
- Transactions apply towards your deductible and out-of-pocket maximum.

Better quality of care

- A complete list of all the medications you use helps us improve your overall quality of care.
- Our claim system automatically reviews each claim to make sure the drug prescribed is right for your age, gender and overall health and a complete list of your drugs helps us improve your overall care and identify possible gaps in your medication care.
- This information helps us work with your doctor to improve your care.

Greater safety

- Each drug claim is reviewed for several safety factors, including possible drug interactions, inappropriate dosages and duplicate medications.
- When you pay cash instead of using your BCBSM benefit for your drugs or when you use multiple pharmacies for your prescriptions, we don't have a complete record of your medications.
- By asking your pharmacy to file a claim for your prescription drugs, it helps ensure you receive the right medications.

Avoiding fraud

If you use your insurance card when you buy prescriptions, BCBSM can quickly spot unusual activity. This effort not only saves everyone money, but also helps protect your health care record.

