



The Ohio School Plan Announces the Newest Benefit of Membership: *Significant Savings on Prescription Drug Costs*

Anyone reading this article knows that one of the largest operational costs of public schools is employee health benefits. Now there is help in lowering and controlling the prescription drug benefit portion of these costs. Members of the Ohio School Plan (OSP) now have access to a low cost prescription drug plan administered by Scriptsense™, a fully transparent Pharmacy Benefit Management company.

The prescription drug portion of a school's overall health insurance cost is usually between 15 to 25%. Savings of 10 to 30% on the prescription drug cost will have a significant impact to the bottom line of your school.

Scriptsense™ is different by design. It was designed to be a low cost, fully disclosed solution for its clients with its only source of income being a fixed per paid claim administrative fee. This allows Scriptsense™ to align its objectives with those of their clients and focus on controlling costs. The Scriptsense™ founder, a retired college professor and a health insurance consultant for over 20 years, grew tired of seeing individuals (especially the elderly on fixed incomes) and organizations pay too much for their prescription drugs. He formed Scriptsense™ in 2003 to do his part in helping control the skyrocketing costs of healthcare.

Scriptsense™ is designed to provide prescription drugs **at cost** including any drug manufacturer or wholesaler price incentives to organizations paying for the drugs. Scriptsense's™ fixed administrative fees are fully disclosed and are determined to provide a reasonable, but not exorbitant profit for its owners. There are no commissions based on the price of the drug and 100% of negotiated discounts are passed along to the client. The **BOTTOM LINE** is that the purchaser of the drugs can receive the lowest price and be confident about it because the costs and fees are fully disclosed.

Two Program Pricing Levels

There are two program pricing levels for Ohio's public schools.

1. *"National"* Pricing Level

The first is the *"National"* pricing level, which all individual OSP member districts are eligible to receive. School health insurance consortia, which have over 50% of their member districts purchasing their property, liability and fleet coverage from the OSP, will be eligible for this pricing level. The *"national"* pricing level participants will find their cost savings in the 10-15% range depending on the overall mix and usage of their drugs. The Scriptsense™ drug card can be used at over 50,000 drug stores nationwide.

2. *"Community Partnership"* Level

The second and lowest cost pricing level is the *"Community Partnership"* level. This option is for schools which purchase property, liability and fleet coverage directly from an OSP representative. Health insurance consortia with all of their member districts as direct OSP members will receive this discount level. This pricing should provide schools with 10 to 15% savings in addition to the *"National"* savings. *"Community Partnership"* pricing requires a local pharmacy (or pharmacies) in the area of the school district to be designated as preferred participants in the distribution channel. This designation will be developed during the first year of Scriptsense™ participation, so the sooner you choose Scriptsense™, the sooner the savings begin.

It is easy to calculate the 10 to 30% savings on your school's current large prescription expenditures. The savings are well worth the effort to achieve them.



What are the steps to achieve the significant prescription savings?

- Get the last 6 or 12 months of prescription drug usage (utilization data is drug, volume and price) for your school or consortium, so you can request a Scriptsense™ proposal based on your usage.
- Make sure your health insurance agent or consortium consultant unbundles the prescription drugs from the medical insurance.
- Contact your OSP representative to start the Scriptsense™ proposal process.
- Contract with Scriptsense™ to start your savings at your next prescription drug insurance renewal.

Frequently Asked Questions:

- **Will I have a problem due to my in-force collective bargaining agreements?**

Answer: It is in the best interest of both parties to provide these significant savings, especially with the “Community Partnership” level of savings. Also, with “Community Partnership” pricing, it is encouraged to reduce the “out of pocket” expenses of the individuals though lower co-pays.

- **Will Scriptsense™ save me money the first year to get my business then raise rates the next year?**

Answer: Scriptsense™ provides the drugs at cost including any manufacturer or wholesaler incentives. Just enough fees are added and fully disclosed to provide a reasonable profit for Scriptsense™. Any increase or decrease in pricing will normally be the fully disclosed cost of the drugs. Your overall drug mix and volume will determine the overall savings.

- **Why do I have to be a member of the Ohio School Plan (OSP)?**

Answer: Scriptsense™ has partnered with Hylant Administrative Services (HAS), the administrator of the OSP, to represent Scriptsense™ to Ohio’s public schools. HAS added the drug cost savings as an additional benefit of OSP membership. Other benefits include the Violent Act Coverage, affordable pricing (property, liability & fleet) and the non-profit status of the Ohio School Plan.

- **Where else is Scriptsense™ providing its savings?**

Answer: Scriptsense™ has clients as far west as Montana and as far east as Pennsylvania. References will be included in your Scriptsense™ proposal.

- **Why are you providing savings of this magnitude to Ohio’s public schools?**

Answer: The Scriptsense™ founder participates in STRS. He has also consulted on health insurance with his former college and its labor union. He has seen the cost savings benefit both the individual, labor union and the educational organization. Most importantly, the savings provide more funds to invest in the education of our youth.

- **How do I get started?**

Answer: See the “steps” section earlier in this article.

Contact your Ohio School Plan Representative

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