



## FREE PRESCRIPTION DISCOUNT CARD AVAILABLE TO WELD COUNTY RESIDENTS

Money is tight for everyone these days. Many families work hard to stay within a budget, and, if they are lucky, they are also able to set aside some money for savings. We all know, though, that one unexpected bill can completely upend our financial picture. This is especially true when that bill results from medical needs such as prescription drugs.

To help ease some of that financial burden, the Board of Weld County Commissioners wants to make Weld County residents aware of a Discount Prescription Drug Card available to everyone, whether they have insurance, utilize Medicare, or are not covered by an insurance program.

This card, which is part of a nation-wide program organized by the National Association of Counties, is free and has already provided Weld County residents with an average of 24% savings off the retail price of prescription medications.

Think of the card as a coupon – a convenient way to save money on prescriptions when the prescription drug you need is not covered by your insurance or by Medicare or if you need a prescription drug but you don't have health insurance.

Obtaining the card is easy. You can pick one up at:

- **Weld County Department of Public Health**  
1555 N. 17<sup>th</sup> Ave  
Greeley, CO  
For more information, call 970-304-6470 ext. 2380.
- **Weld County Administration Building**  
1150 O St.  
Greeley, CO
- or go online to [www.caremark.com/naco](http://www.caremark.com/naco) and follow the simple on-screen instructions.

The card can be used at more than 100 pharmacies throughout Weld County.

The following pages contain more information about the program.

# NACo Prescription Discount Card Program Fact Sheet

## **What it is:**

The NACo Prescription Discount Card Program helps residents save money on their prescription medications any time their prescriptions are not covered by insurance. The free cards are distributed in the sponsoring county and may be used at any participating retail pharmacy. County residents can also print a card from the Internet. The discount card is not insurance.

## **Savings:**

Average savings are 24 percent; some discounts may be more, and some less, depending on the medication and quantity purchased. Cardholders may save on pet prescriptions also used to treat human conditions at participating pharmacies.

## **Who it's for:**

The cards may be used by all county residents regardless of age, income or existing health coverage. There is no enrollment form, no membership fee and no restrictions or limits on frequency of use. Cardholders and their family members may use the card any time their prescriptions are not covered by insurance.

## **What it costs:**

Unlike many other card programs, there is no enrollment cost or membership fee. The cardholder pays the negotiated discount price or the pharmacy's retail price, whichever is lower. The average discount is 24%.

## **Participating Pharmacies:**

More than 60,000 pharmacies nationwide accept the card including most chain pharmacies and many independent pharmacies.

## **Additional Benefits:**

The program has a safety feature that alerts pharmacists when one medication may have an interaction with another medication the cardholder is taking, if the prescriptions were obtained with the NACo Prescription Discount Card. The NACo Prescription Discount Card program is a useful option with Medicare Part D. For example, the card can be used when a Medicare Part D plan doesn't cover a medication.

## **About CVS Caremark:**

The program is administered by CVS Caremark, which has broad experience in managing prescription discount cards since 1992. CVS Caremark negotiates with pharmacies to offer a discount on their retail prices. Most pharmacies contract to participate because it draws customers to their stores.

Weld County NACo Prescription Discount Cards are available at the Weld County Department of Public Health and Environment, 1555 North 1st Ave, Greeley, CO 80631 in the lobby area.

# NACo Prescription Discount Card Program

## Frequently Asked Questions (FAQs)

### **How much does the program cost?**

Your prescription discount card is provided to you free of charge by the county.

### **Does everyone in my family need an individual card?**

No. Everyone in the family may use the same card if desired.

### **Can I use this card to get discounts on my pet's medication(s)?**

Yes, if your pet has been prescribed a medication that is also used to treat a human condition, you may receive a discount on the medication by taking the prescription to a participating retail pharmacy.

### **I just received my card. Can I use it right away?**

Yes, just use your card to start saving immediately. Present your prescription discount card at a participating retail pharmacy when you fill or refill your prescriptions.

### **I've lost my card. How can I get a replacement?**

Please visit [www.caremark.com/naco](http://www.caremark.com/naco) to print a live ID card or call toll free 1-877-321-2652.

### **Can I use my card to get discounts on over-the-counter products and nonprescription medications?**

Not usually. However, discounts are available for many diabetic supplies.

### **How is this prescription discount program different from traditional prescription insurance?**

This is not insurance; it is a prescription discount program. The card provides immediate discounts at the pharmacy. Upon presenting your card to the pharmacist, you will pay the lower of a discounted price or the pharmacy's regular retail price. There are no claim forms to fill out and no limit to the number of times you can use the card. These discounts are available only at participating retail pharmacies.

### **Can I use my prescription discount card with my current insurance benefit to reduce my costs?**

Your card cannot be used in conjunction with insurance. However, you are able to use your card to purchase prescriptions that are not covered by these plans.

### **Can I still use my prescription discount card if I sign up for a Medicare prescription plan?**

Yes, you can use your prescription discount card anytime you need to purchase a prescription that is not covered by your Medicare prescription plan or any other insurance.

### **Should I use my prescription discount card during my deductible and coverage gap periods for covered medications?**

No. Only use your prescription discount card to purchase non-covered medications.

### **Can I use my prescription discount card in addition to my Medicare prescription plan and get additional discounts?**

No. You need to present either your Medicare prescription plan card or your prescription discount card. Only use your prescription discount card when purchasing medications not covered by your Medicare prescription plan.

**I'm not going to sign-up for a Medicare prescription plan. Can I still use my prescription discount card?**  
Yes, you can continue to use your prescription discount card just as you do today.

## **PHARMACY AND PRICING QUESTIONS**

### **Which pharmacies accept the card?**

The prescription discount card is accepted at more than 60,000 retail pharmacies nationwide, including many of the leading chains. Ask your local pharmacy if they participate, visit [www.caremark.com/naco](http://www.caremark.com/naco) and search using the "Locate a Pharmacy" (use the fourth link under Quick Links) function or call toll-free 1-877-321-2652 to find out if a specific pharmacy participates in the program.

### **How much will I save?**

While savings on each prescription may vary, you can save an average of 24 percent off of the pharmacy's regular retail prices for prescriptions. In addition, you may save more by choosing from our list of select medications. This list is comprised of products offering additional savings.

### **Will I always receive the lowest price?**

Yes. You will receive the best price available to you through this program at the pharmacy. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price.

### **Can I find out the discounted price of my prescriptions before going to the pharmacy?**

Because prices can vary by location, only the actual pharmacy can tell you the exact price of the prescription. However, you can look up an estimated price for medications at [www.caremark.com/naco](http://www.caremark.com/naco) or call toll free 1-877-321-2652.

### **Why did the price of my prescription change since the last time I purchased the prescription?**

Drug prices are different from pharmacy to pharmacy. Even chains have different prices in their stores depending on the population they are servicing. Additionally, manufacturers' drug prices change periodically.

### **The brochure says I can save an average of 24 percent on my prescription medication. Will I save 24 percent on all my medications?**

Because a pharmacy's retail price or usual and customary charge can differ greatly by pharmacy, your exact percentage of savings may vary depending on the prescription.

### **Do I have to choose between my prescription discount card and a retail pharmacy flat rate generic pricing plan?**

No, always present your prescription discount card at a participating pharmacy so you will receive the lowest price available from the pharmacy for that prescription medicine on that day. You will receive the flat rate price when applicable and the prescription discount card discounted price when it is lower.

**Should I still present my prescription discount card at a retail pharmacy when buying generic medicine listed on a flat rate generic pricing plan?**

Yes, always present your prescription discount card when buying prescriptions not covered by a prescription drug benefit plan. For medicine on a generic pricing list, you will pay either the flat rate or the prescription discount card price, whichever is lower.

**If I show my prescription discount card, can I get an additional discount off a generic medicine listed on the flat rate pricing plan?**

No, when presenting your prescription discount card, you will receive either the pharmacy's regular price for the prescription medicine or the prescription discount card discounted price, whichever is lower. If the flat rate price for select generics is lower than the prescription discount card price, you will pay the flat rate. With the prescription discount card, you will receive the best price available for your prescription medicine on that day from that pharmacy.

**ABOUT SPECIALTY PHARMACY**

**What is specialty pharmacy and what kinds of services do they offer?**

Specialty pharmacy offers delivery of injectable and select oral specialty medication and supplies to the location of your choice. Services include delivery notification and refill reminder calls to help you stay on your treatment plan. You'll also receive expert care services including counseling, follow up care calls, informative disease-related materials, and access to health experts 24 hours a day, seven days a week. What drugs are offered through specialty pharmacy?

Medications for a variety of chronic conditions including multiple sclerosis, rheumatoid arthritis, cystic fibrosis, hemophilia, infertility, immunologic disorders, Crohn's disease, Gaucher disease, pulmonary hypertension, Fabry disease, MPS 1, blood dyscrasia, growth hormone deficiency, respiratory syncytial virus, hepatitis C and more are available through specialty pharmacy.

**Program operated by CVS Caremark.**

This is NOT insurance. Discounts are only available at any participating pharmacy.

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