



# EMPOWERING CONSUMERS WITH CHOICE & CONTROL:

**The solution to a prescription  
marketplace that's kept  
consumers in the dark**



prescriptive™

REWRITING THE SCRIPT

Introducing the Prescription Intelligence Platform



# TABLE OF CONTENTS

Why Americans can't shop for prescription drugs like we can for everything else	3
A marketplace that needs disruption	4
How employers can get it right for their insured workforces	5
Empowering consumers, cutting costs, and inspiring better health	8
How blockchain technology is securely driving the disruption	13
Restoring consumer control over healthcare decisions	14

# WHY AMERICANS CAN'T SHOP FOR PRESCRIPTION DRUGS LIKE WE CAN FOR EVERYTHING ELSE

Every year in the United States, doctors write approximately 4.5 billion prescriptions to help improve their patients' health. But the instant the doctor writes a prescription, consumers fall victim to a broken system that blocks transparency and robs us of choice. As a result, 450 million prescriptions get abandoned at the pharmacy counter each year because consumers are caught off-guard, either by unexpectedly high prices or the lack of accessible alternatives.

When consumers are kept in the dark, they suffer. Without access to transparent drug pricing and information about appropriate alternatives, consumers spin a roulette wheel every time they fill a prescription. If the price is too high, they often walk away, abandoning medications they need. That means consumers are being forced to make critical decisions about their health without prescription pricing information or the ability to discuss other options with their doctors. That's unacceptable. And it puts lives at risk.

**We should be able shop for prescription drugs the way we buy everything else in our lives—with choice, transparency and convenience.**

We use our mobile phones to help power our lives—with simplicity, security and expediency. Countless industries have transformed themselves because they understand the importance of empowering consumers and leveraging the devices in our hands, be it e-commerce, ridesharing, streaming video or banking. These industries have evolved to offer us options and provide us control over the decisions we make.

**30 –  
190%**

Americans pay this much more for prescription medications, compared to other developed countries

**450  
million**

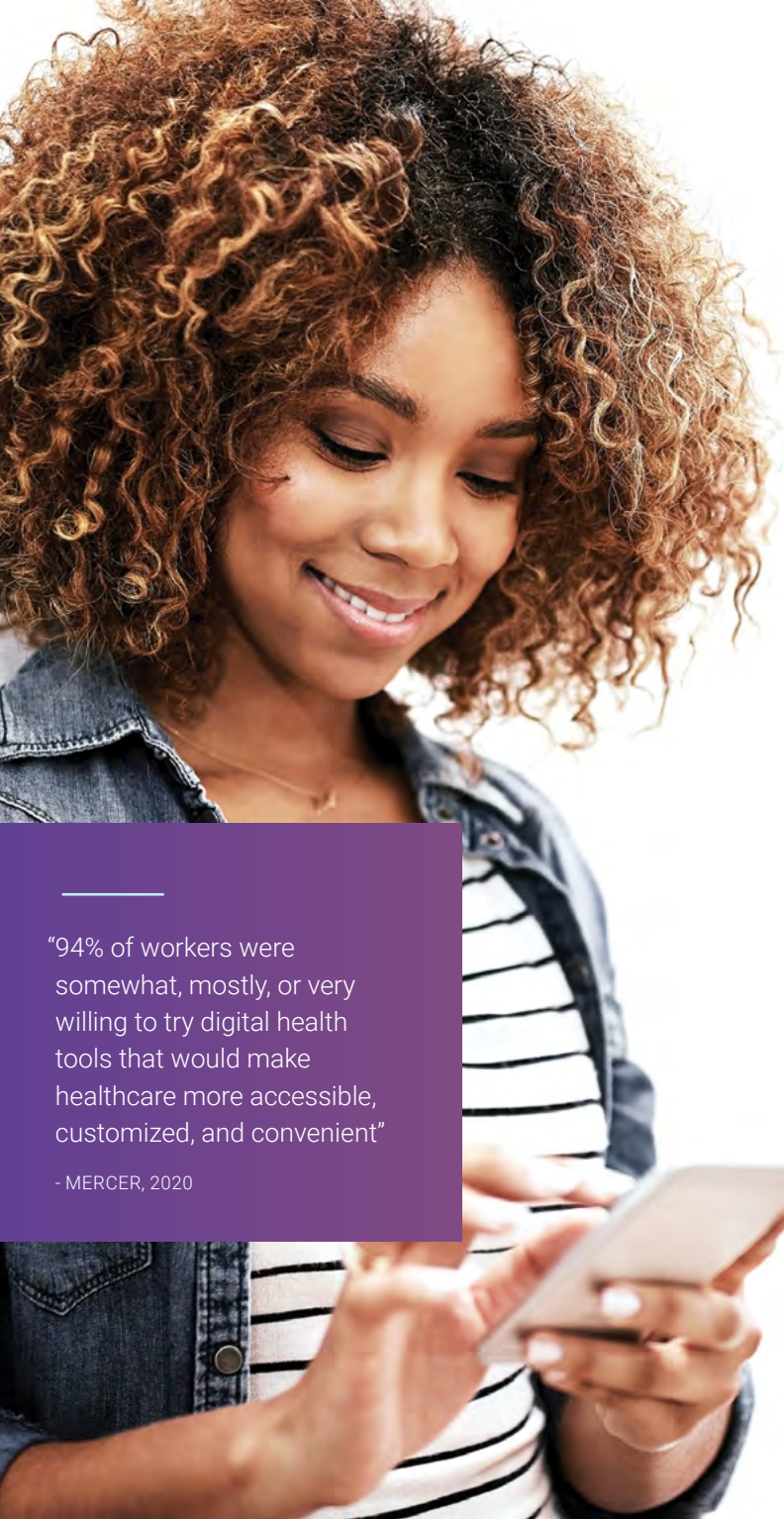
Prescriptions abandoned at pharmacies every year due to unexpectedly high costs



"In 2019, 79% of the U.S. population used smart phones and 98% of U.S. households owned a smart phone."

- NEWZOO GLOBAL MARKET REPORT





“94% of workers were somewhat, mostly, or very willing to try digital health tools that would make healthcare more accessible, customized, and convenient”

- MERCER, 2020

## A MARKETPLACE THAT NEEDS DISRUPTION

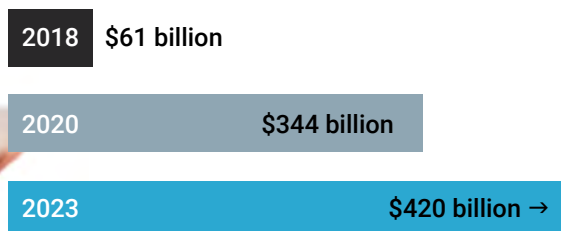
Healthcare dramatically lags behind other industries in offering consumers a simple, mobile-friendly shopping experience that provides price transparency and empowers choice. This broken system is the result of complex and intertwining issues spanning privacy regulations, policy shortcomings, insurance reimbursement structures, and a framework of middleman companies that prevent the industry from evolving to meet our needs.

The situation is improving, but not quickly enough. The coronavirus pandemic has catalyzed much more rapid adoption of mobile-first services like tele-medicine and virtual care, but the underlying structures of

the prescription drug system that disempowers consumers and rewards middleman companies are deeply entrenched.

The structure that props up these middlemen, or pharmacy benefit managers (PBMs), institutionalizes the prescription drug debacle by perpetuating a system that is out of sync with modern consumer expectations—disempowering patients, driving up costs, and ultimately making consumers less healthy. It’s time for a new model that places consumers at the center, armed with the information and choice to take control of their prescription drug purchasing—and, most importantly, their health.

### PATIENT OUT-OF-POCKET COSTS IN U.S.



According to **IQVIA**, the growth in drug spending in 2018 was greater than all other healthcare benefit spending combined. In aggregate, patient out-of-pocket costs climbed in 2018 to an estimated \$61 billion. By 2023, net spending on medication in the United States is estimated to increase from \$344 billion to \$420 billion.

We can’t wait for the system to correct itself. The costs are too great. We need to fundamentally transform the prescription marketplace to finally put an end to the drug debacle.

# HOW EMPLOYERS CAN GET IT RIGHT FOR THEIR INSURED WORKFORCES

The Kaiser Family Foundation estimates that U.S. employers insured 157 million lives in 2018. If employers could provide their employees a way to save on prescription medications through the pharmacy benefit they offer, millions of employees would not be forced to sacrifice their health because they can't afford the medications prescribed to them. Moreover, if employers can empower their employees to take charge of their health and break out of the prescription drug debacle, those employees will be far more satisfied, fulfilled and productive.

## **Prescription intelligence technology that puts employees in charge**

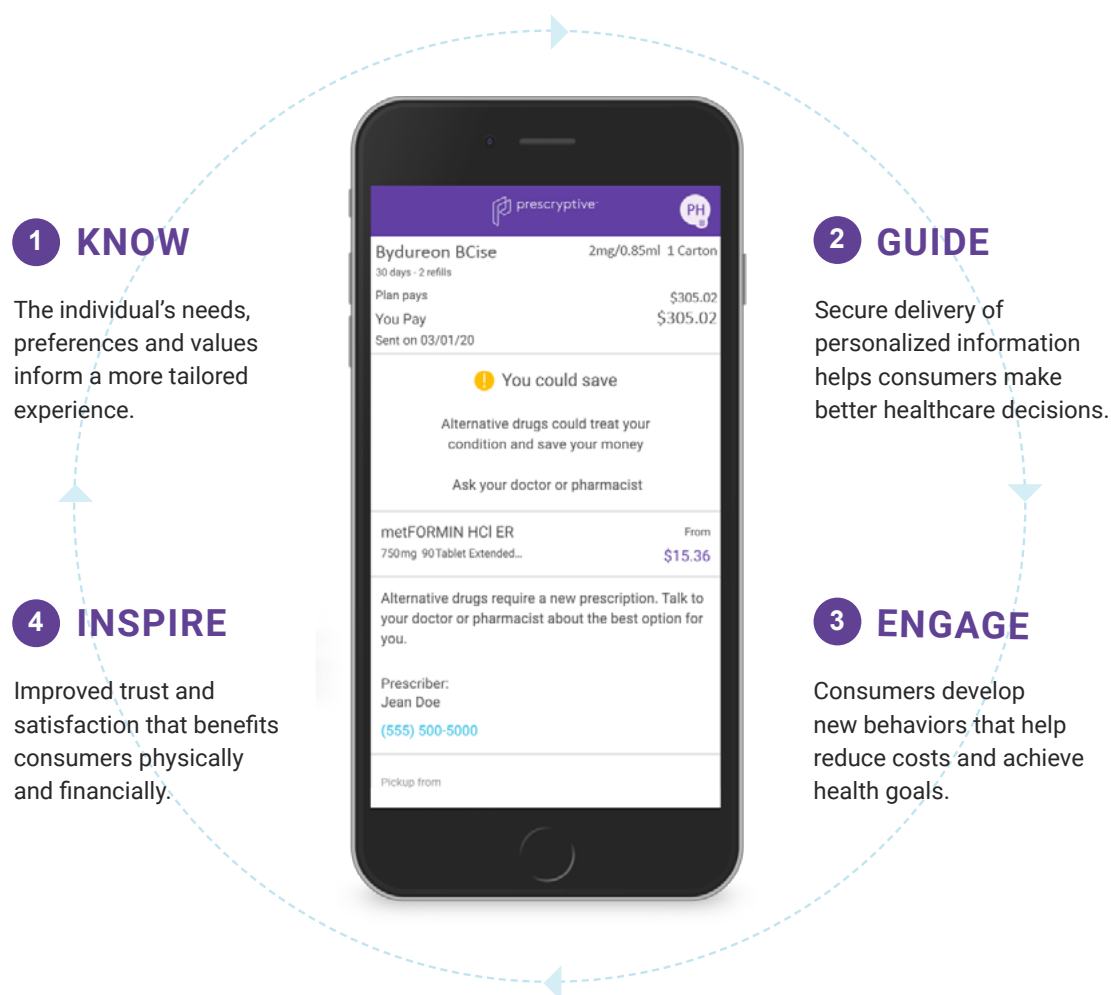
A consumer technology fix for this dilemma exists today—for millions of Americans. It's called prescription intelligence: a mobile-first solution based on an AI-powered, blockchain-structured platform that is available to employees from Prescriptive Health through their employer's pharmacy benefit.

The platform's integration of advanced technologies and a patient-centered focus has a two-prong impact: it empowers patients as healthcare consumers and positions providers as valuable partners in better health.





# DELIVERING WHAT CONSUMERS WANT: AN INTELLIGENT, MODERN, SECURE MOBILE EXPERIENCE



The prescription intelligence platform **knows**, **guides**, **engages** and **inspires** consumers, providing them the information and tools they need to make empowered choices, save money and achieve better health:

- The platform **knows** what the individual patient needs, prefers and values. Everyone is unique—there is no such thing as an “average healthcare consumer.” Over time, the platform gets smarter about each individual’s preferences and delivers a more tailored experience.
- Based on this knowledge, the platform **guides** healthcare consumers to help them make better decisions. It securely delivers personalized information from trusted sources that is easy to understand. This enables consumers to make healthcare decisions with their providers in real time, when it matters most.
- With personalized guidance, a prescription intelligence platform delivers the consumer an exceptional digital experience that **engages** them to develop new behaviors that reduce costs and help them achieve their health goals.
- The platform **inspires** better health by gaining consumer trust and satisfaction in a mobile medication shopping experience that benefits them physically and financially—inspiring more of the benefit use and improved consumer health.

# HOW DOES PRESCRIPTIVE'S PLATFORM WORK IN A MARKETPLACE CONTROLLED BY MIDDLEMEN?

The prescription intelligence platform replaces the traditional PBM structure, which is designed to constrain drug options based on the incentives those companies receive. The intelligence platform offers employers all the services of a PBM, but unlike traditional pharmacy benefits, it delivers a fully mobile experience that gives consumers transparency and control over their data. **Gone is the black box that has traditionally separated consumers from their doctors, pharmacies, benefit plan and employers. In its place—a technology solution that seamlessly integrates with an employee's health plans and providers.**



**The prescription intelligence platform is a mobile-first experience that does three things:**

- 1 EMPOWERS CONSUMERS**
- 2 CUTS COSTS**
- 3 INSPIRES BETTER HEALTH**

Let's unpack how the benefit works >



# EMPOWERING CONSUMERS, CUTTING COSTS, & INSPIRING BETTER HEALTH

“We are proud to provide our members with a powerful, personalized prescription drug shopping experience that empowers them with choice and transparency.”

— LINDSAY HARRIS, PRESIDENT  
OF HEALTHCARE MANAGEMENT  
ADMINISTRATORS (HMA)

“Our employees are now able to make knowledgeable decisions as to what is best for them in terms of drug options and costs.”

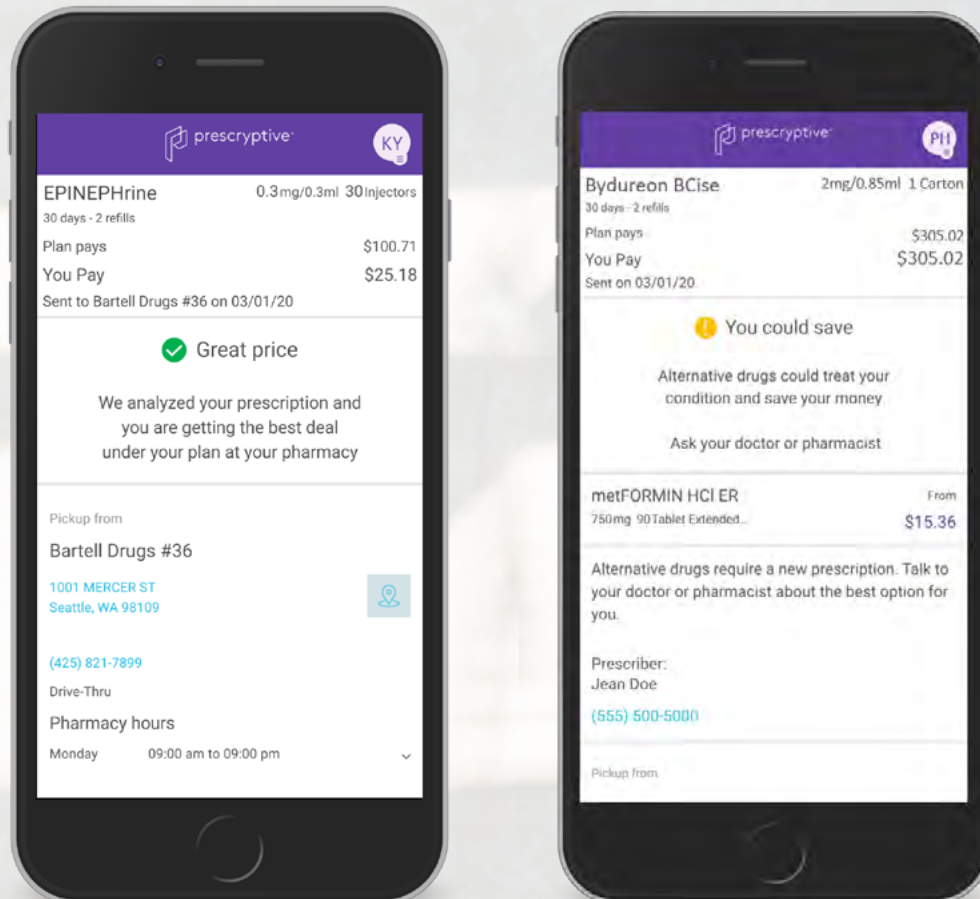
— EVIN CONEFREY, VP OF HUMAN  
RESOURCES AT FIRST CHOICE  
HEALTH





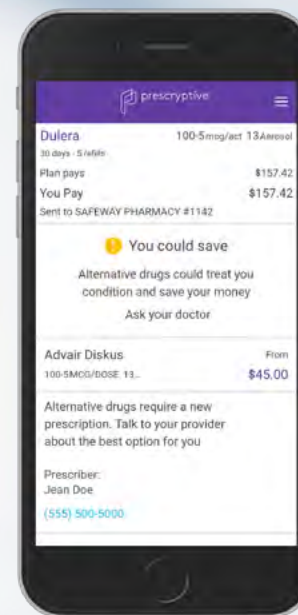
## EMPOWERING CONSUMERS

Consumer empowerment starts with their active benefit engagement. When they use this new mobile advocate at the point of care, patients become aware of different drugs that do the same thing for less and can discuss options with their doctors in real time. If a medication is not covered, or the patient can't afford it, they receive an alert and can work with their doctor to find an alternative that is more accessible.





## REAL-WORLD EXAMPLE OF COST SAVINGS ON THE PRESCRIPTIVE PLATFORM



This is an actual example of an employee's cost savings using the Prescriptive mobile pharmacy benefit.

While the employee was at their doctor's office, they received a text message showing a generic medication alternative to their prescribed asthma inhaler. After discussing with their doctor, they changed the prescription before heading to the pharmacy.

**The employee now saves \$112 monthly on this prescription, or nearly \$1,400 per year—while the employer saves almost \$1,600 per year on one prescription for just one employee.**

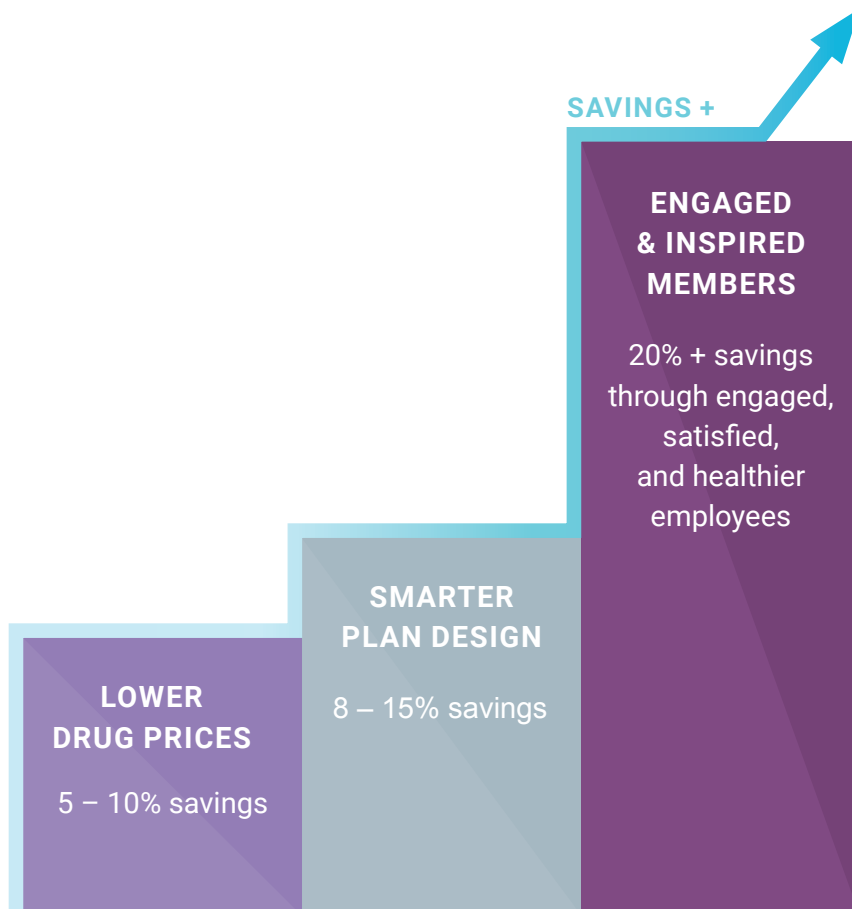
	EMPLOYEE	EMPLOYER	TOTAL
PRESCRIBED DULERA	\$157.42	\$157.42	\$314.84
RECOMMENDED ADVAIR DISKUS	\$45.00	\$25.24	\$70.25
MONTHLY SAVINGS	(\$112.42)	(\$132.18)	(\$224.60)
ANNUAL SAVINGS	(\$1,349) 71%	(\$1,586.16) 84%	(\$2,935.20)





## CUTTING COSTS

Employers **save 15 – 40%** from lower drug prices, smarter plan designs and increased employee engagement.



### Lower drug prices

- Based on Prescriptive's direct contracts with pharmacies: no spread pricing and no added margins
- 100% pass-through of available rebates and discounts



### Smarter plan design

- Pharmacy clinical and operations teams design Prescriptive's formularies based on efficacy, safety, and cost
- Benefit design focused on guiding member choice



### Engaged and inspired members

- Cost saving shopping behavior inspires better health and more savings
- Research shows that empowered patients are healthier, happier, more productive employees



## INSPIRING BETTER HEALTH

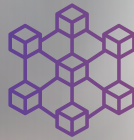
With personalized guidance, our prescription intelligence platform delivers the consumer an exceptional digital experience that engages them to develop new behaviors. These new behaviors reduce costs and help them achieve their health goals. It's a modern patient experience that puts the consumer first—by reforming a broken prescription medication system and inspiring and rebuilding consumer trust and satisfaction in the process.

When employees can champion all aspects of their health, they make changes to get and stay healthy. And healthy people stay at work, which reduces a several stressors including physical, financial and family issues. All this, from a convenient, private and personal experience on their mobile phones.

**As employees use this benefit and take charge of their health, overall workforce wellness improves.**







## HOW BLOCKCHAIN TECHNOLOGY IS SECURELY DRIVING THE DISRUPTION

Disrupting the prescription drug market to solve for consumer access, security and affordability required a technology that could completely rewrite the script.

The technology that powers the prescription intelligence platform is a scalable, cloud-based technology called blockchain. Blockchain is a database of cryptographically secure information that is shared across a network of computers that operate under the same protocol. By design, blockchain is resistant to data modifications and eliminates intermediary access, while providing transparency and increased data security and privacy—at a lower overall cost.

Because blockchain doesn't follow a centralized, intermediary-influenced database model—the model used in today's PBM-controlled marketplace—it can move data through stakeholder channels smoothly and efficiently.

That means consumers can access transparent prescription pricing on their mobile phones in real time, with extremely secure, HIPAA-compliant cryptographic protection. **No apps to download, just a seamless, secure, simple and consumer-first mobile experience.** That's a win for consumers. That's disruption for an industry.

The use of mobile health apps fell from nearly half (48%) of consumers using these tools in 2018 to only 35% in 2020 due to a rising concern about privacy and security of health data.



# RESTORING CONSUMER CONTROL OVER HEALTHCARE DECISIONS


Innovation is only as valuable as the problem it solves.  
Innovation that gives consumers control over their health  
and well-being is transformative.

Employers have an opportunity to create a healthier, more  
productive workforce—while they attract and retain the best  
talent with an improved pharmacy benefit.

**It's time that we empowered consumers with a prescription  
shopping experience that's secure, personalized and  
powerful. Welcome to the 21st century prescription  
drug market.**







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Let us show you how easy  
it is to empower employees  
and cut pharmacy benefit  
costs by 15 – 40%.

CONTACT US TODAY AT  
**HELLO@PRESCRIPTIVE.COM**  
TO GET A DEMO OF THE  
CONSUMER EXPERIENCE &  
FREE SAVINGS ANALYSIS.

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