

Presented by:

CoverRight



Medicare Prescription Cost Savings Review

Comparing Part D Coverage to
Cost Plus Drugs



October 2023

About This Study

In an effort to drive awareness around how Medicare beneficiaries could potentially save on prescriptions through alternate means, CoverRight® conducted a study to compare potential savings that could be achieved through Mark Cuban Cost Plus Drug Company, PBC (Cost Plus Drugs).

As the leading digital concierge for navigating Medicare, CoverRight's mission and vision is to maximize access and savings for our customers across health services and health costs.

The current projected lifetime cost of healthcare for a 65-year-old couple is \$683,306¹. Furthermore, according to the World Health Organization, medication adherence can have a more direct impact on patient outcomes than the specific treatment itself with nonadherence accounting for up to 50% of treatment failures and up to 25% of hospitalizations each year in the United States².

CoverRight's goal for this study is to increase consumer awareness of ways to save on prescription costs so that Medicare beneficiaries across the U.S. can stay healthier while saving on health expenses.

Cost Plus Drugs is redefining the pharmaceutical supply chain with transparent prices. The company has built a vertically-integrated supply chain to transparently charge consumers and reduce prescription costs

As part of this study, CoverRight reviewed nine (9) conditions that could be faced by Medicare beneficiaries and compared the average costs across 8 geographies; focusing the Medicare Advantage Prescription Drug (MAPD) and standalone Prescription Drug Plan (PDP) options of the six (6) major private Medicare insurance carriers.

We note that this study is non-exhaustive and our intention is not to drive customers to exclusively use Cost Plus Drugs; but rather bring to light the option for Medicare beneficiaries to leverage services such as Cost Plus Drugs as alternatives, where appropriate, to manage health costs.

Key Insights

Consumers can **save significant sums using Cost Plus Drugs** instead of their Part D Drug plan – even for drugs that are ‘well-covered’ in terms of formulary inclusion.

Copays/coinsurances tend to be higher for standalone Prescription Drug Plans relative to costs under Medicare Advantage plans

Cost Plus Drugs can not fully replace Part D coverage. There are many instances where copays within Part D plans are in fact cheaper.

Savings of \$5,000 - \$6,000¹ each year in some cases

Average variance of 28% for across all carrier²

46% of the time Part D was cheaper³

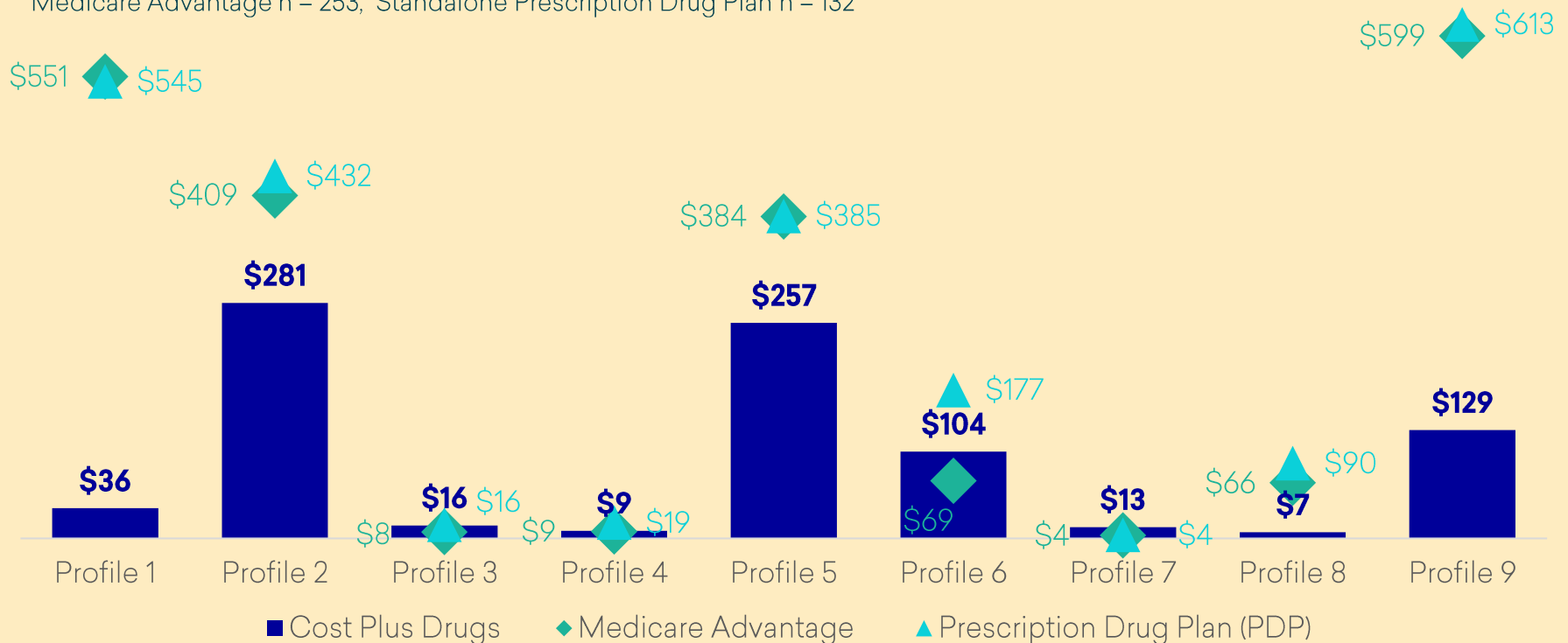
1. Our review shows that abiraterone costs \$470-\$480 cheaper per month on average relative to Part D (see page 29)
2. Variance calculated only for prescriptions that were covered across all MAPD & PDP plans for each carrier analyzed.
3. Based on CoverRight analysis of 47 commonly purchased prescriptions for older adults (see page 7)

Average Savings of Cost Plus Drugs relative to Medicare plans

The graph below illustrates the potential for significant savings from using Cost Plus Drugs for certain patient profiles. In some cases, savings would accrue to over \$5,000 to \$6,000 a calendar year. While not all profiles were able to save, our review highlights the need for Medicare beneficiaries to evaluate all their options when it comes to filling prescriptions as there can be meaningful savings, particularly for instances where prescriptions are not on formulary.

Average copays/coinsurance for prescriptions across plans analyzed (\$)

Medicare Advantage n = 253, Standalone Prescription Drug Plan n = 132

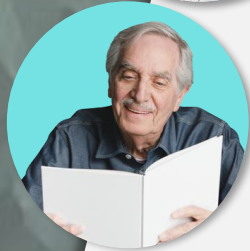


The Profiles



Jane: Philadelphia Chromosome-Positive Chronic Myeloid Leukemia (Ph+ CML)

Despite being covered by all Part D drug plans analyzed, average savings of ~\$510 per month (over \$6,000 a year) could be achieved using Cost Plus Drugs; driven by imatinib a type of cancer growth blocker.



David: Type 2 Diabetes

Our analysis indicates that prescriptions were generally lower cost when covered within formularies. However, for Invokana[®], a prescription used to lower blood sugar (glucose), only 42% of plans covered the drug resulting in savings of up to ~\$400 savings (or \$4,800 a year) for plans where the drug is not on formulary.



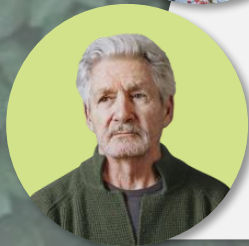
Audrey: Bipolar Disorder

Benefits of using Cost Plus Drugs vary depending on the plan and whether the patient is on a Medicare Advantage or Prescription Drug Plan (PDP). Beneficiaries on PDP may benefit more with some copays ranging up to \$27 per month – not including plan premiums (versus \$16 per month on Cost Plus Drugs).



Susan: Depression

While prescriptions are generally low cost, Cost Plus Drugs can provide savings for chlorthalidone and escitalopram particularly against standalone Prescription Drug Plans. Patients may take these medications for extended periods of time so even small savings could be valuable.



Brad: Coronary Artery Disease (CAD)

Our analysis indicates potential savings on drugs such as doxazosin, finasteride and pioglitazone relative to standalone PDPs. Similar to observations elsewhere in this study, for a drug like Invokana[®], there can be significant cost savings if the drug is not on formulary.

The Profiles (cont'd)

Barbara: Osteoarthritis with Migraines

Patients tend to have lower copays through the plan for drugs covered under formulary. Certain drugs such as Naproxen would be lower cost under Cost Plus Drugs even when covered under formulary with some plan copay estimates around \$30 per month relative to \$9 a month with Cost Plus Drugs



Andrew: Chronic Obstructive Pulmonary Disease (COPD) that overlaps with Asthma

Albuterol is covered well by Medicare plans with the average copay ranging from \$3 up to \$9 per month. This compares to Cost Plus Drugs which costs around \$13 per month highlighting that Cost Plus Drugs may not always be lowest cost and should not be seen as a strict alternate to Part D coverage.



Monica: Alzheimer's

Our review suggests significant savings can be achieved on memantine, a type of cognition-enhancing medication. While the drug is well-covered under formularies, Cost Plus Drugs costs \$6 a month relative to \$65 to \$84 per month on average for Medicare Advantage and PDP respectively, representing annual savings of ~\$700 to \$950.



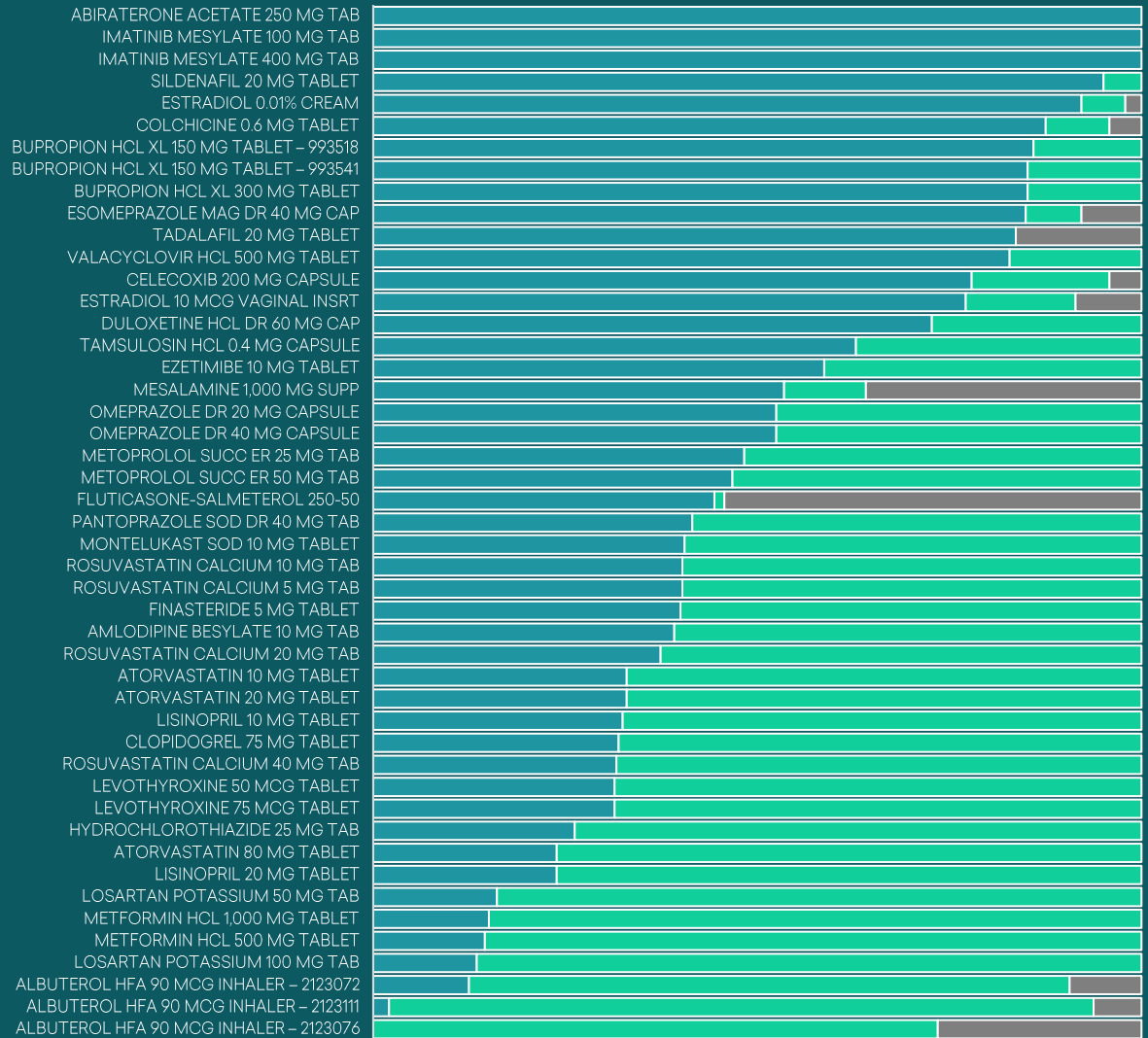
Joe: Prostate Cancer

Cost Plus Drugs provides savings of \$470-\$480 per month (or over \$5,600 per year) primarily driven by savings in abiraterone – a drug used in combination with prednisone to treat a certain type of prostate cancer which has spread to other parts of the body.



Apart from review of the 9 profiles, CoverRight ran analysis across 385 Medicare Advantage and Prescription Drug Plans (PDP) to find the number of instances Cost Plus Drugs was less expensive than the plans estimated average copay/coinsurance for commonly purchased prescriptions for those 65+.

We note that this analysis **excludes** plan premiums which could also be a meaningful contributor to costs for those with standalone prescription drug plans.



■ Cheaper using Cost Plus Drugs ■ Cheaper using Medicare plan ■ Not covered by Medicare plan

The Results



Myth

“Drugs costs are largely the same regardless across plans...”



Reality

823%

largest variance for average copays/coinsurances across carriers in this review for the same set of drugs

Overview

• Female | Age 65

- ▶ **Conditions:** Philadelphia chromosome-positive chronic myeloid leukemia (Ph+ CML), Chronic Phase
- ▶ **Can you save?**
 - Despite being covered by all Part D drug plans analyzed, the average savings is **~\$510 per month (over \$6,000 a year)** using Cost Plus Drugs, in some cases ranging **up to \$800 per month** with some carriers
 - This is driven by significant savings from **imatinib** a type of cancer growth blocker

What is it?

- Ph+ CML is a kind of leukemia or cancer of the blood. It causes white blood cells to behave differently.
- When you have Ph+ CML, an abnormal protein in the bone marrow called BCR-ABL triggers the production of too many immature or damaged white blood cells to be produced.

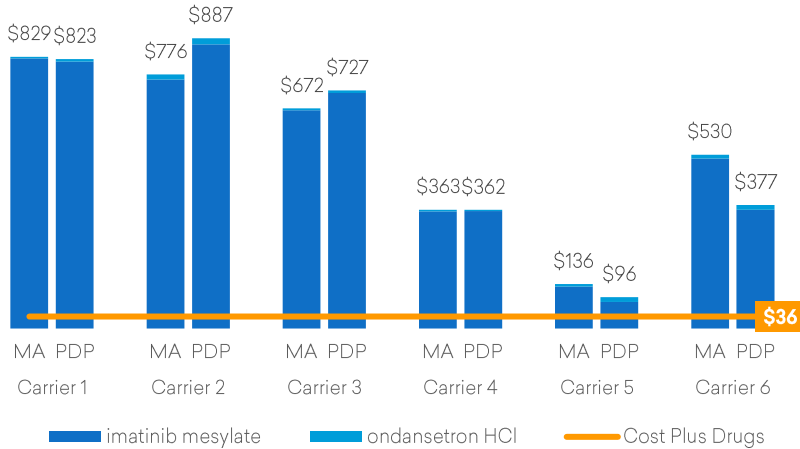
Prescriptions / Drugs

Drug	Dosage	Quantity
Imatinib	400 mg	30 per month
Ondansetron	4mg tablet	90 per month
Calcium & Vitamin*	--	30 per month

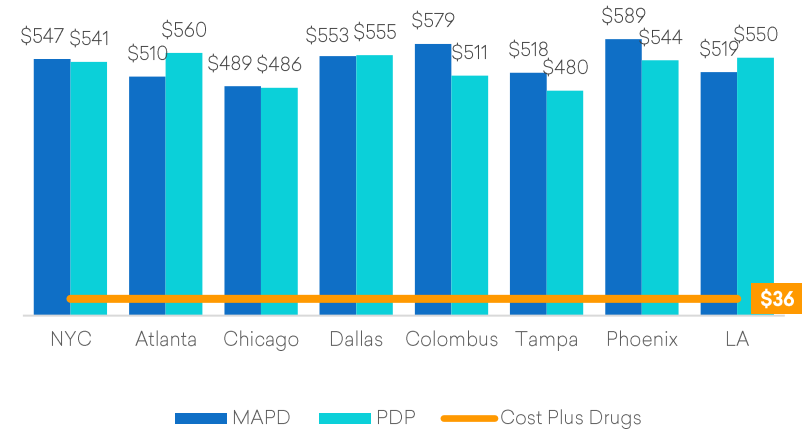
* Not included in cost analysis as purchasable over the counter.



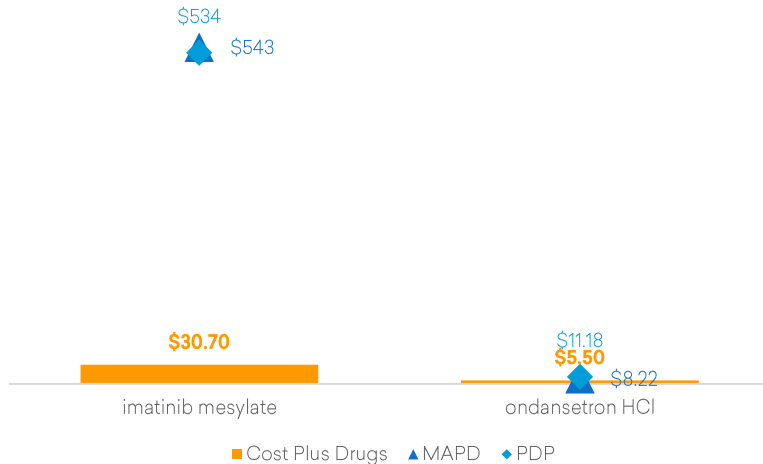
Average Cost by Insurance Carrier



Average Cost by Geography



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
imatinib mesylate	100%	100%	100%	100%	100%	100%
ondansetron HCl	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans:	24	12	24	24	24	24
imatinib mesylate	100%	100%	100%	100%	100%	100%
ondansetron HCl	100%	100%	100%	100%	100%	100%

Overview

- **Male | Age 67**

- ▶ **Conditions:** Utilizer with Type 2 Diabetes and comorbidity of high cholesterol and heart failure
- ▶ **Can you save?**
 - Our review indicates savings of up to **~\$400 savings (or \$4,800 a year)** on Invokana® when it is not on formulary
 - While cheaper when covered by MAPD / PDP plans (\$150-\$190 copay), 42% of plans analyzed do not cover this drug meaning beneficiaries would potentially pay the retail price of **\$600+ per month** versus **\$241 per month** through Cost Plus Drugs

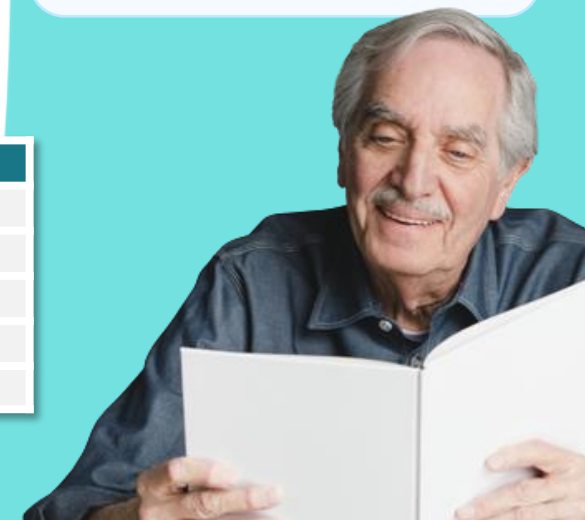
What is it?

- Type 2 Diabetes is a chronic condition that affects the way the body processes blood sugar/glucose which can lead to various diseases and can present with high blood pressure eventually leading to heart failure.
- INVOKANA® (canagliflozin) is a prescription medicine used along with diet and exercise to lower blood sugar (glucose) in adults with type 2 diabetes.

Prescriptions

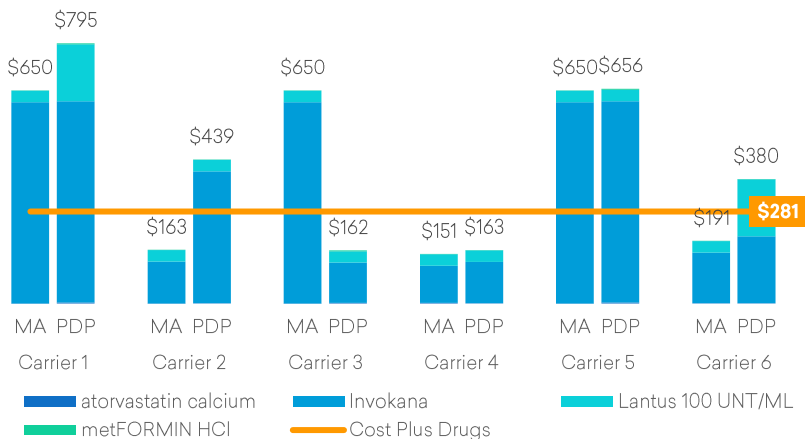
Drug	Dosage	Quantity
Atorvastatin	40mg tablet	30 per month
Invokana	300mg tablet	30 per month
Lantus	100 unit/ml pen injector - 3ml pen	5 per month
Metformin HCL	1000mg tablet	60 per month
Accu-check Meter/Test Strips/Lancets*	--	--

* Not included in cost analysis as purchasable over the counter.

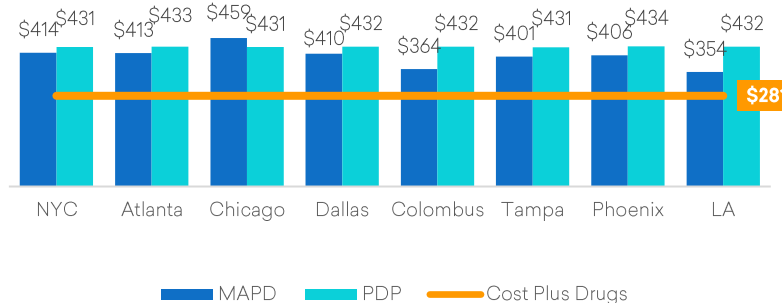


David: Type 2 Diabetes

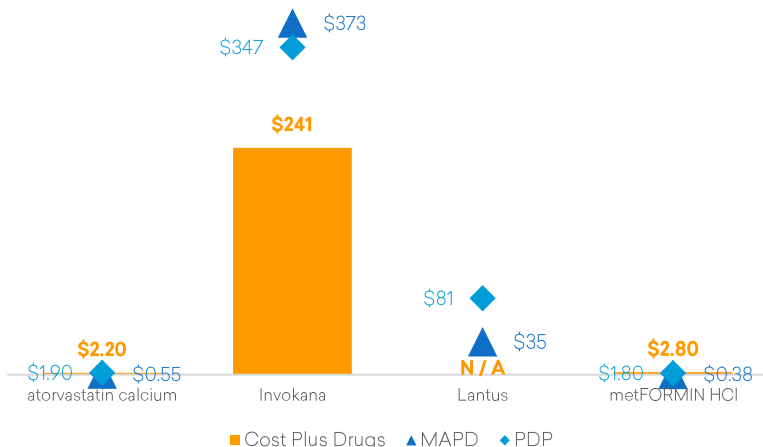
Average Cost by Insurance Carrier¹



Average Cost by Geography¹



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage (MA / PDP)

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
atorvastatin calcium	100%	100%	100%	100%	100%	100%
Invokana	-	100%	-	100%	-	100%
Lantus	100%	100%	100%	100%	100%	100%
metFORMIN HCl	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans	24	12	24	24	24	24
atorvastatin calcium	100%	100%	100%	100%	100%	100%
Invokana	-	50%	100%	100%	-	100%
Lantus	67%	100%	100%	100%	100%	67%
metFORMIN HCl	100%	100%	100%	100%	100%	100%

1. Cost Plus Drugs does not cover Lantus - analysis assumes copay of \$35.00, being the maximum copay for insulin drugs covered under Medicare Part D



64 years old

The average age of diagnosis for chronic myeloid leukemia (CML). Almost half of cases are in people 65 and older.

8,930

New cases of CML will be diagnosed in 2023 (5,190 in men and 3,740 in women).

Overview

• Female | Age 65

- ▶ **Conditions:** Utilizer with bipolar disorder
- ▶ **Can you save?**
 - Benefits of using Cost Plus Drugs may vary based on plan and whether it is a Medicare Advantage or a standalone Prescription Drug Plan (PDP)
 - **Medicare Advantage plans tend to have lower copays** (\$6-\$8 per month) relative to Cost Plus Drugs (\$16 per month). **Those on PDP plans may save**, with some copays ranging up to \$27 per month
 - We note that we **do not include the premium for PDP** plans which could add to the overall costs of using a PDP relative to Cost Plus Drugs

Prescriptions / Drugs

Drug	Dosage	Quantity
Fluoxetine	20 mg capsule	90 per month
Lithium (Lithobid)	300 mg extended release	60 per month

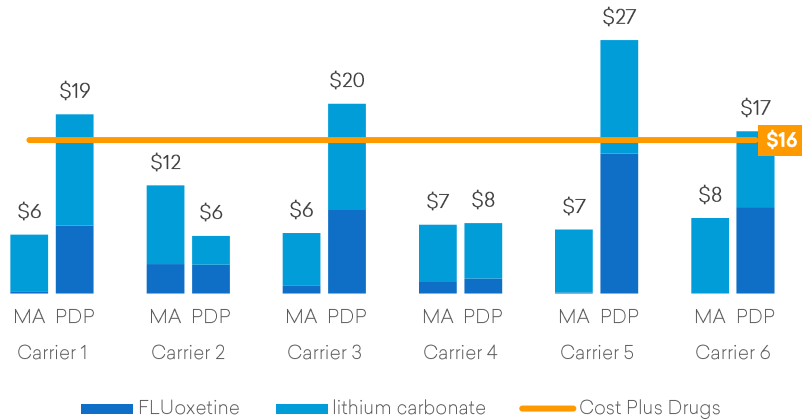
What is it?

- Bipolar disorder is a mental illness that causes unusual shifts in a person's mood, energy, activity levels and concentration.
- Exact cause of bipolar disorder isn't known and treatment typically consists of a lifelong combination of medication and psychotherapy.

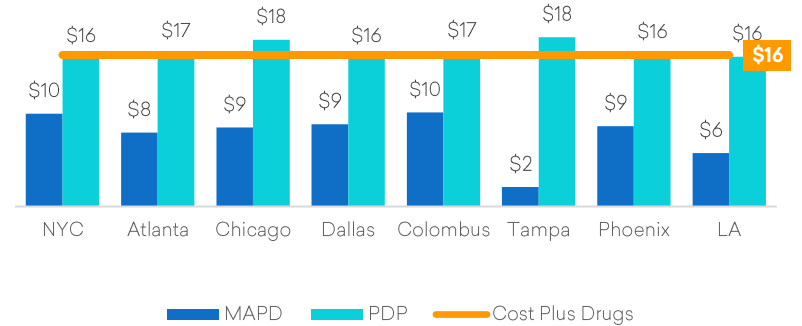


Audrey: Bipolar Disorder

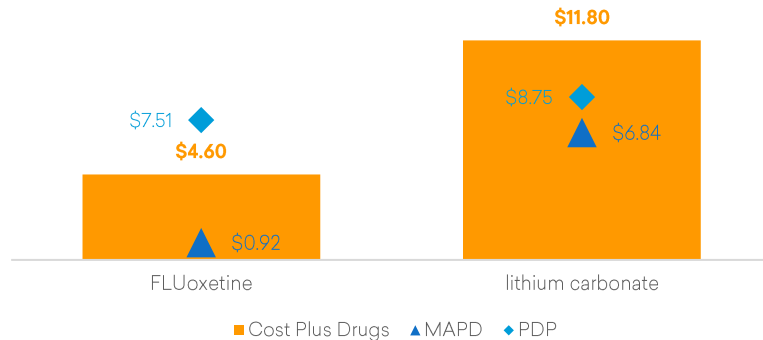
Average Cost by Insurance Carrier



Average Cost by Geography



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
FLUoxetine	100%	100%	100%	100%	100%	100%
lithium carbonate	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans:	24	12	24	24	24	24
FLUoxetine	100%	100%	100%	100%	100%	100%
lithium carbonate	100%	100%	100%	100%	100%	100%

Overview

- **Female | Age 68**

- ▶ **Conditions:** Depression as a chief complaint.
Additional conditions of anxiety, high blood pressure

- ▶ **Can you save?**

- While the prescriptions are generally low cost, **Cost Plus Drugs can provide savings for both chlorthalidone and escitalopram**
- Medicare Advantage plans tend provide lower copays while the majority of standalone Prescription Drug Plans (PDP) analyzed (5 out of 6 carriers) cost more **(\$14 - \$29 per month) versus \$9 per month on Cost Plus Drugs**

What is it?

- Depression is a common yet serious medical illness that negatively affects how you feel, the way you think and how you act
- Depression and anxiety appear together more often than people realize and other comorbid conditions can be present as well.

Prescriptions / Drugs

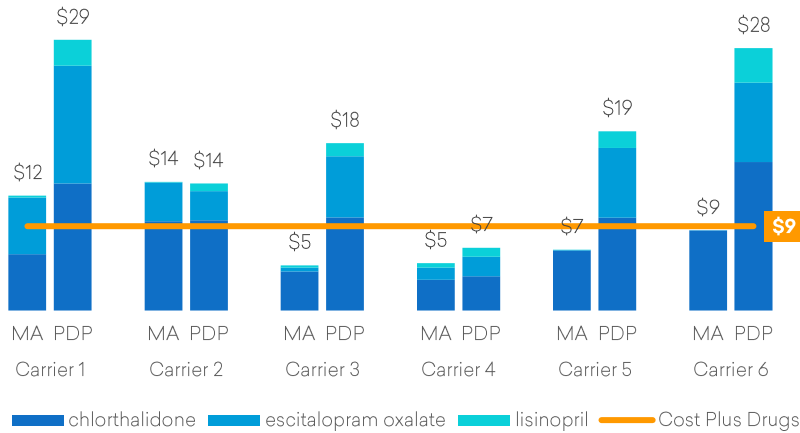
Drug	Dosage	Quantity
Chlorthalidone	25 mg	30 per month
Escitalopram	10 mg	30 per month
Lisinopril	10 mg	30 per month
Ferrous Sulfate*	325 mg	30 per month
Docusate sodium*	100 mg	30 per month
Daily multivitamin*	--	30 per month
Calcium with Vitamin D*	1,500 mg	30 per month

* Not included in cost analysis as purchasable over the counter.

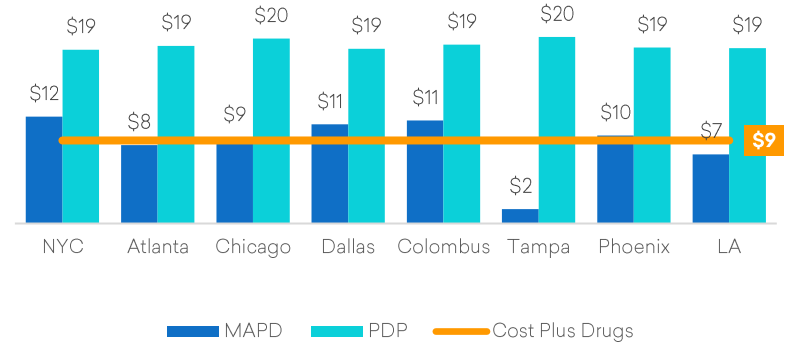


Susan: Depression

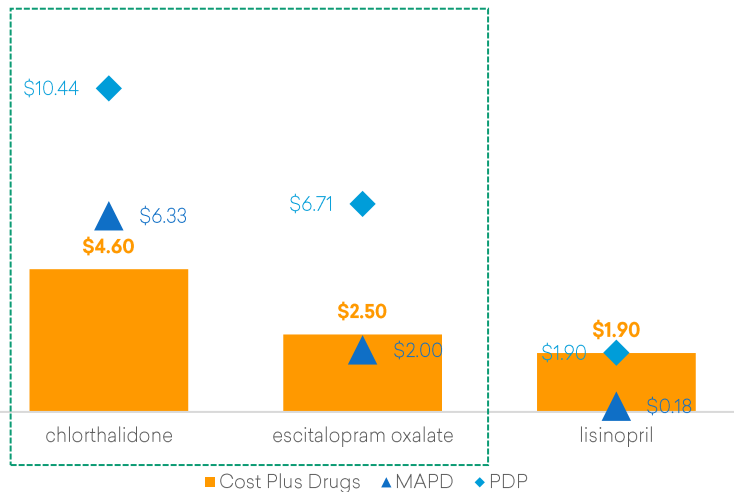
Average Cost by Insurance Carrier



Average Cost by Geography



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
chlorthalidone	100%	100%	100%	100%	100%	100%
escitalopram oxalate	100%	100%	100%	100%	100%	100%
lisinopril	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans:	24	12	24	24	24	24
chlorthalidone	100%	100%	100%	100%	100%	100%
escitalopram oxalate	100%	100%	100%	100%	100%	100%
lisinopril	100%	100%	100%	100%	100%	100%

Overview

• Male | Age 74

► **Conditions:** Coronary Artery Disease associated with High LDL Cholesterol, High Blood Pressure, BPH and T2 Diabetes

► Can you save?

- If covered under formulary, Part D coverage tends to be lower cost, however, our analysis indicates potential savings on drugs such as doxazosin, finasteride and pioglitazone if you are on a standalone Prescription Drug Plan
- As observed elsewhere in this review, for a drug like Invokana® there can be significant cost savings if it is not under formulary given the retail price of **\$600+ per month** versus **\$241 per month** through Cost Plus Drugs

What is it?

- Coronary artery disease is caused by significant plaque buildup in the wall of the arteries that supply blood to the heart.
- Diabetes, high blood pressure and high cholesterol are all contributing factors to causing narrowing of arteries over time.

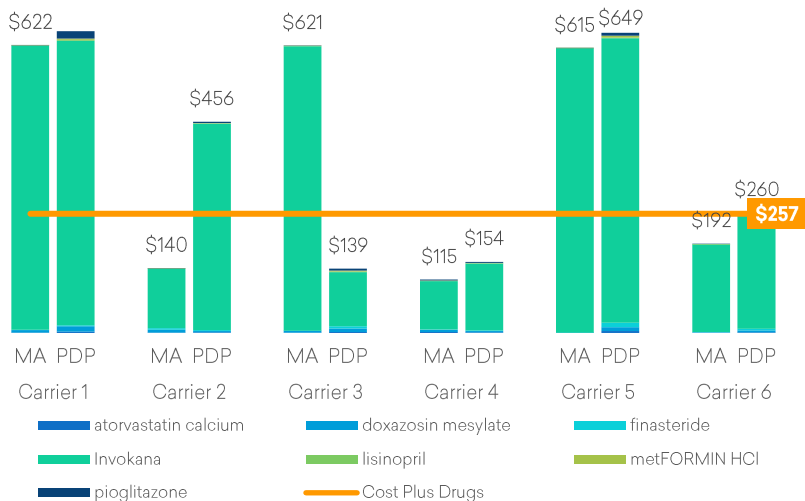
Prescriptions / Drugs

Drug	Dosage	Quantity
Atorvastatin	40 mg	30 per month
Doxazosin Mesylate	4 mg	30 per month
Finasteride	5 mg	30 per month
Invokana	300mg tablet	30 per month
Lisinopril	10 mg	30 per month
Metformin	1000 mg	60 per month
Pioglitazone	30 mg	30 per month

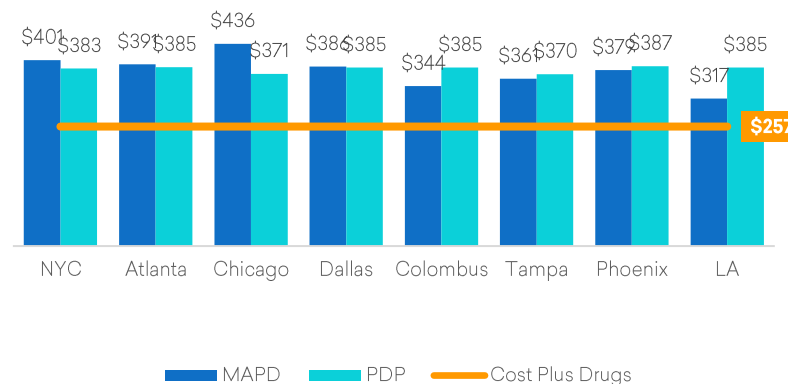


Brad: Coronary Artery Disease

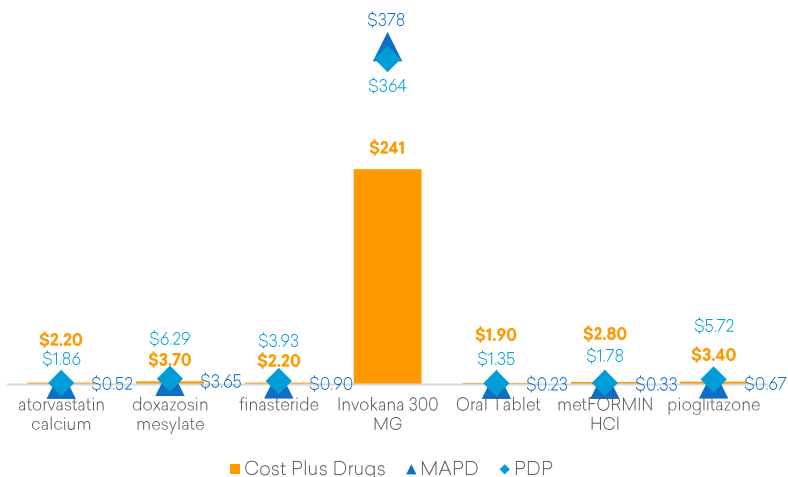
Average Cost by Insurance Carrier



Average Cost by Geography



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
atorvastatin calcium	100%	100%	100%	100%	100%	100%
doxazosin mesylate	100%	100%	100%	100%	100%	100%
finasteride	100%	100%	100%	100%	100%	100%
Invokana	-	100%	-	100%	-	100%
lisinopril	100%	100%	100%	100%	100%	100%
metFORMIN HCl	100%	100%	100%	100%	100%	100%
pioglitazone	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans	24	12	24	24	24	24
atorvastatin calcium	100%	100%	100%	100%	100%	100%
doxazosin mesylate	100%	100%	100%	100%	100%	100%
finasteride	100%	100%	100%	100%	100%	100%
Invokana	-	50%	100%	100%	-	100%
lisinopril	100%	100%	100%	100%	100%	100%
metFORMIN HCl	100%	100%	100%	100%	100%	100%
pioglitazone	100%	100%	100%	100%	100%	100%

1 in 4

Coronary artery disease (CAD) accounts for approximately 25% of deaths annually and is the leading cause of mortality in the United States

610,000

estimated number of deaths CAD is responsible for annually in the U.S.



Overview

• Female | Age 74

- ▶ **Conditions:** Osteoarthritis, migraines, hypothyroidism, osteoporosis, high LDL cholesterol and HTN
- ▶ **Can you save?**
 - Patients tend to have lower copays through the plan for drugs covered under formulary. Certain drugs such as Naproxen would be lower cost under Cost Plus Drugs even when covered under formulary with some plan copay estimates around \$30 per month relative to \$9 a month with Cost Plus Drugs
 - Fluvastatin is not well-covered under both Part D coverage or Cost Plus Drugs

What is it?

- Osteoarthritis (OA) is the most common form of arthritis and commonly occurs in the hands, hips and knees.
- Migraines are a type of headache characterized by recurrent attacks of moderate to severe throbbing and pulsating pain on one side of the head.

Prescriptions / Drugs

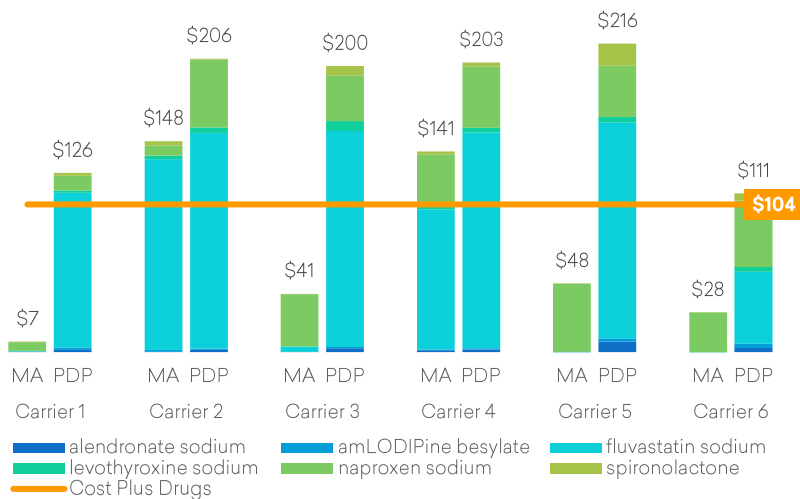
Drug	Dosage	Quantity
Alendronate	70 mg	4 per month
Amlodipine	5 mg	30 per month
Fluvastatin	80 mg	30 per month
Levothyroxine Sodium	50 mcg	30 per month
Naproxen Sodium	550 mg tablet	60 per month
Spironolactone	25 mg	60 per month
Ibuprofen (as needed for migraines)*	400 mg	12 per month

* Not included in cost analysis as purchasable over the counter.

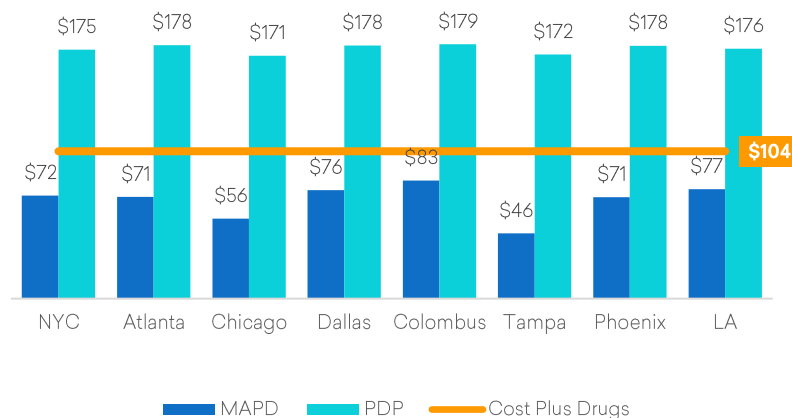


Barbara: Osteoarthritis/Migraines

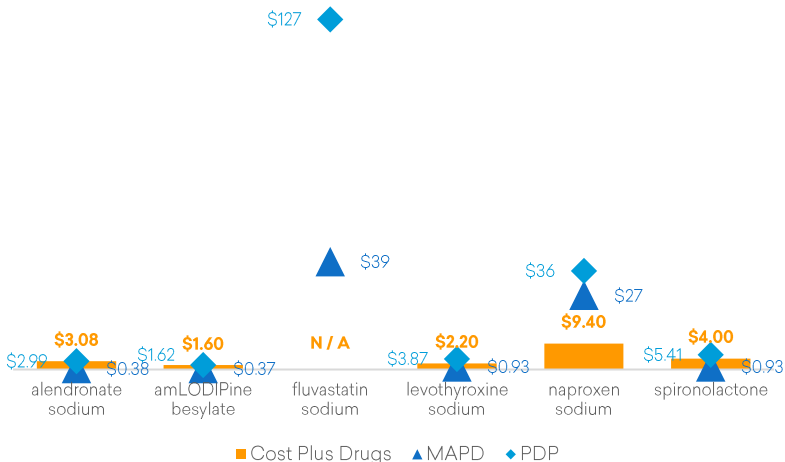
Average Cost by Insurance Carrier¹



Average Cost by Geography¹



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans	43	32	24	63	42	49
alendronate sodium	100%	100%	100%	100%	100%	100%
amLODIPine besylate	100%	100%	100%	100%	100%	100%
fluvastatin sodium	100%	13%	100%	100%	100%	100%
levothyroxine sodium	100%	100%	100%	100%	100%	100%
naproxen sodium	100%	94%	100%	98%	-	100%
spironolactone	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans	24	12	24	24	24	24
alendronate sodium	100%	100%	100%	100%	100%	100%
amLODIPine besylate	100%	100%	100%	100%	100%	100%
fluvastatin sodium	100%	-	-	-	-	67%
levothyroxine sodium	100%	100%	100%	100%	100%	100%
naproxen sodium	100%	50%	100%	33%	33%	67%
spironolactone	100%	100%	100%	100%	100%	100%

1. Cost Plus Drugs does not cover fluvastatin sodium - analysis assumes copay of \$83, being the average copay for fluvastatin across Medicare Part D drug plans.

Overview

- **Male | Age 68**

- ▶ **Conditions:** Chronic Obstructive Pulmonary Disease that overlaps with asthma
- ▶ **Can you save?**
 - In this instance, **Cost Plus Drugs does not offer advantageous pricing**
 - Albuterol is covered well generally by plans:
 - Average copay being \$3-\$4 per month with highest ranging up to \$9 per month
 - The cost of albuterol under Cost Plus Drugs is \$13

What is it?

- Chronic Obstructive Pulmonary Disease (or COPD), refers to a group of diseases that cause airflow blockage and breathing related problems.
- Emphysema and chronic bronchitis are the most common conditions that make up COPD. Inhalers or oral steroids help control symptoms and minimize further damage.

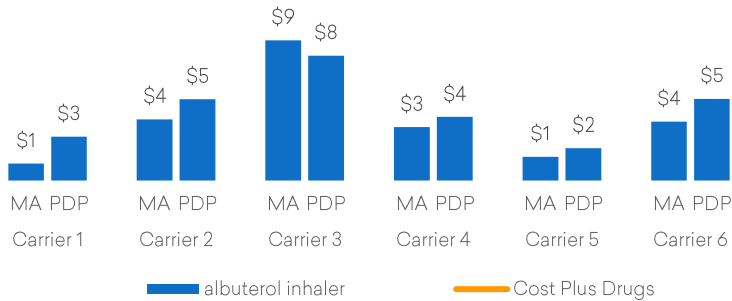
Prescriptions / Drugs

Drug	Dosage	Quantity
Albuterol inhaler	108 (90 base) mcg	1 per month



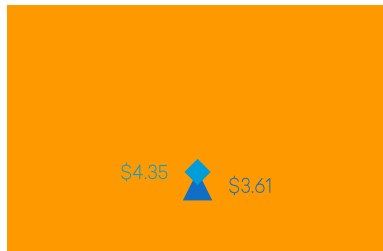
Average Cost by Insurance Carrier

\$13



Average Plan Cost vs. Cost Plus Drugs

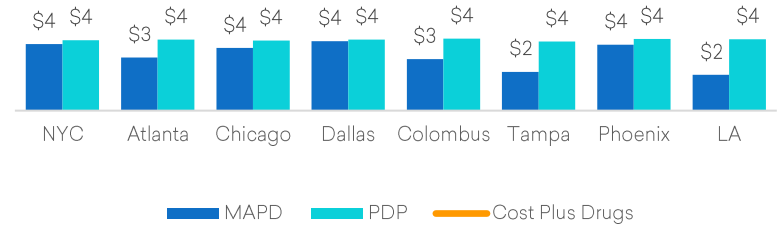
\$13.30



albuterol inhaler
 ■ Cost Plus Drugs ▲ MAPD ◆ PDP

Average Cost by Geography

\$13



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
albuterol	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans:	24	12	24	24	24	24
albuterol	67%	100%	100%	33%	100%	100%



54.4 million

adults in America have been diagnosed with arthritis

67%

of Americans that have arthritis have Osteoarthritis, making it the most common form of arthritis. It occurs most frequently in the hands, hips, and knees.

Overview

• Female | Age 70

- ▶ **Conditions:** Moderate Alzheimer's disease
- ▶ **Can you save?**
 - **Our review suggests significant savings** on memantine which is a Cognition-enhancing medication
 - Memantine is well-covered under Part D, however, the average **Medicare Advantage copay is \$65** while the average **Prescription Drug Plan copay is \$84**
 - This compares to **~\$6 per month** through Cost Plus Drugs **representing annual savings of \$700-\$950**

Prescriptions / Drugs

Drug	Dosage	Quantity
Donepezil	10 mg	30 per month
Memantine Extended Release	14 mg	30 per month
Calcium & Vitamin D*	--	30 per month
Docusate Sodium (stool softener)*	--	--

* Not included in cost analysis as purchasable over the counter.

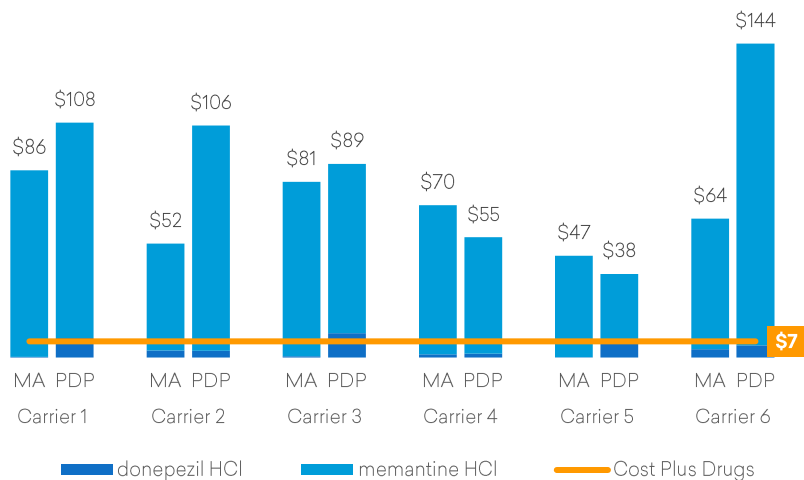
What is it?

- Alzheimer's disease is the most common type of dementia. It's a progressive disease beginning with mild memory loss and possibly leading to the loss of the ability to carry on a conversation and respond to the environment.
- Alzheimer's disease affects parts of the brain that control thought, memory and language.

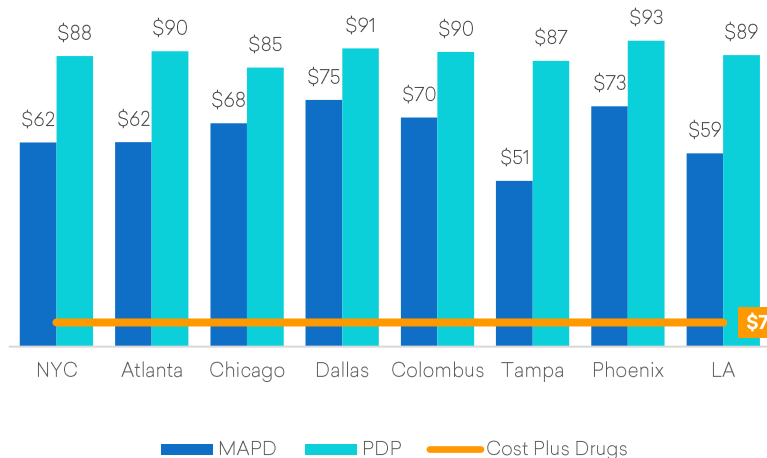


Monica: Alzheimer's Disease

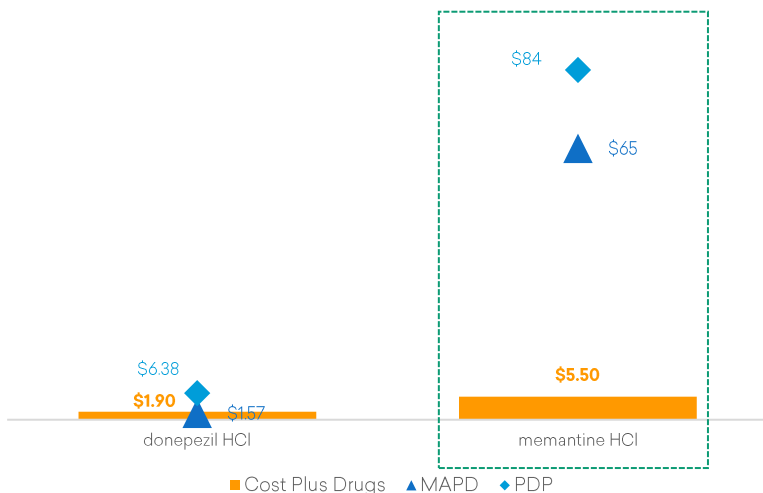
Average Cost by Insurance Carrier



Average Cost by Geography



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
donepezil HCl	100%	100%	100%	100%	100%	100%
memantine HCl	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans:	24	12	24	24	24	24
donepezil HCl	100%	100%	100%	100%	100%	100%
memantine HCl	100%	100%	67%	100%	100%	100%

Overview

- **Male | Age 66**

- ▶ **Conditions:** Prostate cancer with erectile dysfunction

- ▶ **Can you save?**

- Cost Plus Drugs provides average savings of **\$470-\$480 per month (or ~\$5,600 per year)** primarily driven by savings in abiraterone – a drug used in combination with prednisone to treat a certain type of prostate cancer that has spread to other parts of the body
- While abiraterone is covered by Part D plans, the drug is considered Tier 4 or 5 by all plans analyzed which typically results in a significant coinsurance (% of retail price)

What is it?

- A cancer in a man's prostate. Symptoms commonly include difficulty with urination.
- In some cases treatment just requires monitoring. Other treatment types are more aggressive and require radiation, surgery, chemotherapy or other treatments.

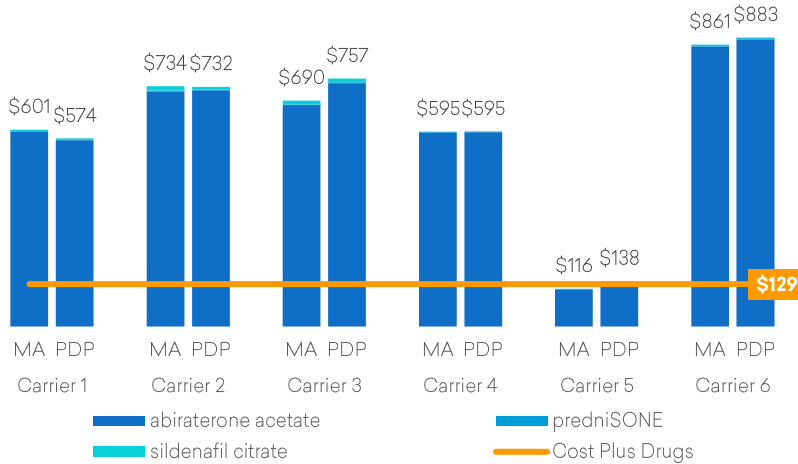
Prescriptions / Drugs

Drug	Dosage	Quantity
Abiraterone	250 mg	120 per month
Prednisone	5 mg	60 per month
Sildenafil	20 mg	6 per month

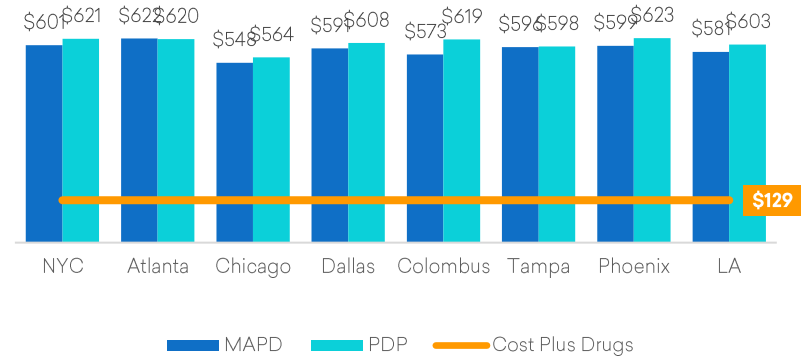


Joe: Prostate Cancer

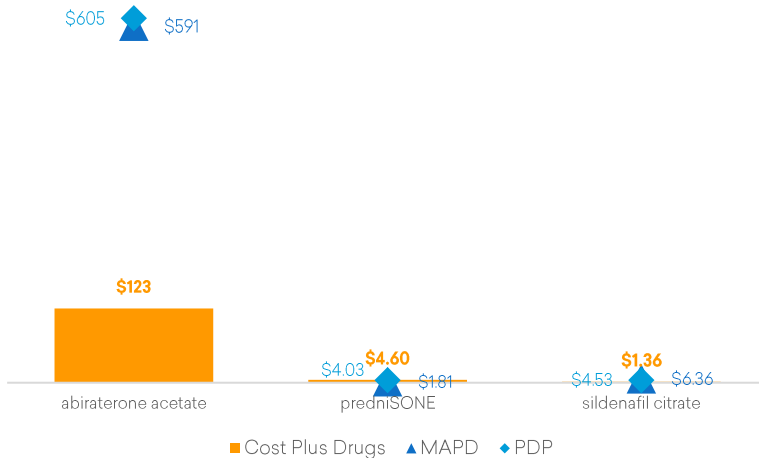
Average Cost by Insurance Carrier



Average Cost by Geography



Average Plan Cost vs. Cost Plus Drugs



Plan Coverage

MAPD	Carrier					
	1	2	3	4	5	6
Total Plans:	43	32	24	63	42	49
abiraterone acetate	100%	100%	100%	100%	100%	100%
predniSONE	100%	100%	100%	100%	100%	100%
sildenafil citrate	100%	100%	100%	100%	100%	100%

PDP	Carrier					
	1	2	3	4	5	6
Total Plans:	24	12	24	24	24	24
abiraterone acetate	100%	100%	100%	100%	100%	100%
predniSONE	100%	100%	100%	100%	100%	100%
sildenafil citrate	100%	100%	100%	100%	100%	100%

2x

Women in their 60s are more than twice as likely to develop Alzheimer's - making up almost two-thirds of Americans who live with the disease

60%

About 6 in 10 cases of prostate cancer are found in men older than 65



CoverRight

CoverRight® is the first digital concierge platform designed to empower retirees and their families to easily learn about and navigate Medicare online.

The company collaborates with insurance, banking, and healthcare provider partners nationwide to create a digitally-driven and personalized Medicare enrollment experience for eligible clients.

The CoverRight® platform pairs technology with human support to simplify a traditionally confusing and complex decision by delivering a concierge-style experience that provides consumers with a delightful and comprehensive Medicare plan selection and enrollment experience.

CoverRight® is the first digital Medicare selection platform to integrate Cost Plus Drugs data into its platform, allowing consumers to compare and save on prescription drug costs.

The company's vision is to become the go-to retirement concierge platform to help retirees manage and navigate health and finance in retirement.



About Mark Cuban Cost Plus Drug Company



The Mark Cuban Cost Plus Drug Company, PBC (Cost Plus Drugs) aims to fundamentally change the way the pharmaceutical industry operates.

As a public-benefit corporation, its social mission of improving public health is just as important as the bottom line. Cost Plus Drugs transparently charges a standard markup on every drug it sells.

The [costplusdrugs.com](https://www.costplusdrugs.com) online pharmacy launched in January 2022 now carries over 1,000 prescription products, delivered by mail to thousands of happy customers every day.

Cost Plus Drugs is working with health plans, managed-care organizations, pharmacy benefits managers (PBMs) and self-insured employers to bring these same savings to employer-sponsored benefit plans nationwide.



Methodology

CoverRight® prepared this review using publicly available data sources.

We conducted analysis focused on the six major national Medicare Advantage and Prescription Drug Plan carriers across the country including: Centene Corporation, CVS Health Corporation, Elevance Health, Humana, Cigna Group and UnitedHealth Group. As part of the study we included all subsidiary corporations and brands available for these carriers in the zip codes where we ran the analysis.

We based our analysis on eight different zip coded across the country: 10012 (New York, NY), 30313 (Fulton, GA), 60601 (Cook, IL), 75001 (Dallas, TX), 43201 (Franklin, OH), 33605 (Hillsborough, FL), 85033 (Maricopa, AZ), 90001 (Los Angeles, CA).

When calculating estimated drug costs under each Medicare Advantage (we include only those with Part D prescription drug coverage and exclude D-SNP and MMP plans given subsidization of prescriptions under the Low Income Subsidy or ‘Extra Help’ programs for Medicare beneficiaries eligible for those plans) and standalone Prescription Drug Plan, the analysis took into account each plans’ specific formulary and out of pocket costs including deductibles, copays/coinsurances and Initial Coverage and Catastrophic Coverage limits. We assume the prescriptions are purchased from ‘preferred’ in-network pharmacies where such designations exist within the plan. Where prescriptions are not covered under the plan, we assume that Medicare beneficiaries would be required to pay retail price for the drug.

For calculations that required the use of retail drug pricing data, we used CMS’ publicly available Prescription Drug Plan Formulary, Pharmacy Network and Pricing Files which are available on a quarterly and monthly basis. These data sets provide aggregated average unit cost for all retail pharmacies by plan.

Mark Cuban Cost Plus Drug (Cost Plus Drugs) data was collected directly from the Cost Plus Drugs as of **September 24, 2023** and excludes pharmacy labor (\$5.00) and shipping costs. Prices may have changed since the collection of data. For simplicity, where Cost Plus Drugs did not cover a drug, CoverRight took the average copay/coinsurance across the available MAPD and PDP plans on the assumption that the consumer would use this coverage instead.

The comparison analysis in this document is based on comparing averages across carrier and geography to show high-level savings potential, however, CoverRight® stresses the importance for Medicare beneficiaries to assess their own costs on a case-by-case basis as costs can vary by plan, zip code and individual prescription drug. Nothing in this review should be construed as advice on health or health-related matters and patients should always consult their trusted health professionals when making health decisions.

We note that all analysis was conducted for the 2023 Medicare plan year and does not cover 2024 plans or changes to Part D for 2024.

Interested getting Medicare help with CoverRight®?

Get personalized advice today.

[Click here to get started](#)

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