



## Cost Avoidance Programs

### The IHP Advantage

The best way of managing cost is avoiding it all together Through its strategic alliances and innovative approach to controlling claim costs, IHP offers three value-added cost avoidance programs. These programs are built into all IHP policies and funded through the premium equivalent rates. Members will receive the quality care they need without any out-of-pocket expense. Claim dollars paid within these programs are carved out and will not deplete the employer claim reserve accounts.

#### Prescription Assistance

IHP has partnered with Health & RX Advocate to offer a comprehensive prescription savings program that utilizes a network of resources to find qualifying members the lowest price available prescription medications. Patient Advocate Representatives will find pharmaceutical manufacturer Patient Assistance Programs (PAPs), determine member eligibility, and complete all necessary administrative enrollment duties.

#### Telemedicine

In order to provide convenience while efficiently managing non-urgent claim costs, IHP is offering 1-800MD telephonic and internet provider service. 1-800MD offers 24/7 access to its proprietary nationwide network of U.S. licensed physicians for telephone and secure email medical consultations. Physicians provide specific answers to medical questions and advice regarding non-emergency routine medical conditions. Physicians discuss symptoms, recommend treatment options, diagnose many common conditions, and prescribe medication when appropriate.

#### Organ Transplant Program

IHP offers an Organ Transplant Program which carves out the catastrophic costs associated with transplants. Coverage includes all major organ and tissue transplants resulting from one of the covered specified diseases, including all covered transplant-related physician, hospital, and drug expenses when using in-network providers. Coverage provides “full episode of care” – from patient evaluation through to 365 days after the transplant operation up to the lifetime maximum.