

# Evaluating carve-out claims: A checklist

Payors facing decisions about whether to carve out components of their pharmacy benefit must look closely at niche vendors, the strategies they employ and the downstream effect on members and bottom lines.

## Ask these questions to help determine what's best for your plan and members:

### Financial reality

- Are the projected cost savings provided using data that is comparable to your current provider's reporting? Where are the savings coming from?
- How will new vendors provide your plan with sustained savings and support across the duration of therapy?
- What is the full impact to your financials, guarantees and/or additional fees?
- What reporting do they offer? Will it detail the precise source of savings and the associated fee?
- Are you enabling CVS Caremark to apply our full breadth of cost management solutions, from PrudentRx to Drug Benefit Alignment?

### Client service

- How will they manage your claims accumulation requirements?
- How will the vendor collaborate with your current PBM?
- How will you manage and track all the different vendors handling the various components of your specialty pharmacy benefit?

### Clinical integrity

- How would a stand-alone vendor balance savings and clinical standards? Are they accredited by a third party, such as URAC?
- Do they have clinical review and approval from an independent and external Pharmacy and Therapeutics Committee?
- How do they treat drugs for rare conditions and those drugs approved as having breakthrough status to treat a condition without a comparable existing therapy? Are these therapies excluded or automatically denied?

### Member experience and outcomes

- Do they have nurses embedded in the specialty pharmacy process to support your members, from diagnosis onward?
- Do they offer members the flexibility to decide how they want to fill their prescriptions?
- Do they have two-way text and symptom trackers to help members report adverse events and therapy problems?
- Do they offer access to a nurse or pharmacist on-demand via secure video or live chat?