

Comparing Copayment Structures
 Copayments Based on Claim Dollar Amount (Current Process) vs.
 Based on Generic / Brand Classification

CURRENT CO-PAY STRUCTURE FOR OVHA				
Copaysof \$1, \$2 and \$3 based on dollar amount of claim.				
		# CLAIMS	AVGE CO-PAY PER CLAIM	CURRENT 6 MO. SAVINGS
MEDICAID				
\$1 for claims \$29.99 and under; \$2 for claims \$30-\$49.99; \$3 for claims \$50 and greater.				
	TOTAL MEDICAID SAVINGS	298,175	\$ 1.64	\$ 489,274.93
FULL BENEFIT DUALS (CMS Excluded only)				
\$1 for claims \$29.99 and under; \$2 for claims \$30-\$49.99; \$3 for claims \$50 and greater.				
	FBDUALS	69,801	\$ 1.10	\$ 76,812.75
VHAP, VPharm				
\$1 for claims \$29.99 and under; \$2 for claims \$30 and over.				
	VTM-VHAP	281,236	\$ 1.30	\$ 366,667.73
	VTD-VPHARM	290,367	\$ 1.24	\$ 361,461.42
	TOTAL VHAP/VPHARM	571,603	\$ 1.27	\$ 728,129.15
		6 MOS SAVINGS	\$	1,294,216.83
		ONE YEAR OF SAVINGS	\$	2,588,433.65

IF CO-PAY STRUCTURE WERE MODIFIED TO BRAND/GENERIC TIERS				
Keeping Co-Pays comparable: Copayments of \$1 for generics and \$2 for brands.				
		# CLAIMS	AVGE CO-PAY PER CLAIM	SAVINGS
MEDICAID				
\$1 for generics; \$2 for brands				
	TOTAL MEDICAID SAVINGS	298,175	\$ 1.16	\$ 345,290.00
FULL BENEFIT DUALS (CMS Excluded only)				
\$1 for generics; \$2 for brands				
	FBDUALS	\$ 69,801	\$ 1.10	\$ 76,734.00
VHAP, VPharm				
\$1 for generics; \$2 for brands				
	VTM-VHAP	\$ 281,236	\$ 1.30	\$ 366,167.40
	VTD-VPHARM	\$ 290,367	\$ 1.31	\$ 380,890.75
	TOTAL VHAP/VPHARM	\$ 571,603	\$ 1.31	\$ 747,058.15
		6 MOS SAVINGS	\$	1,169,082.15
		ONE YEAR OF SAVINGS	\$	2,338,164.30