

# Real Time Benefit Check Technical Guide

## Introduction

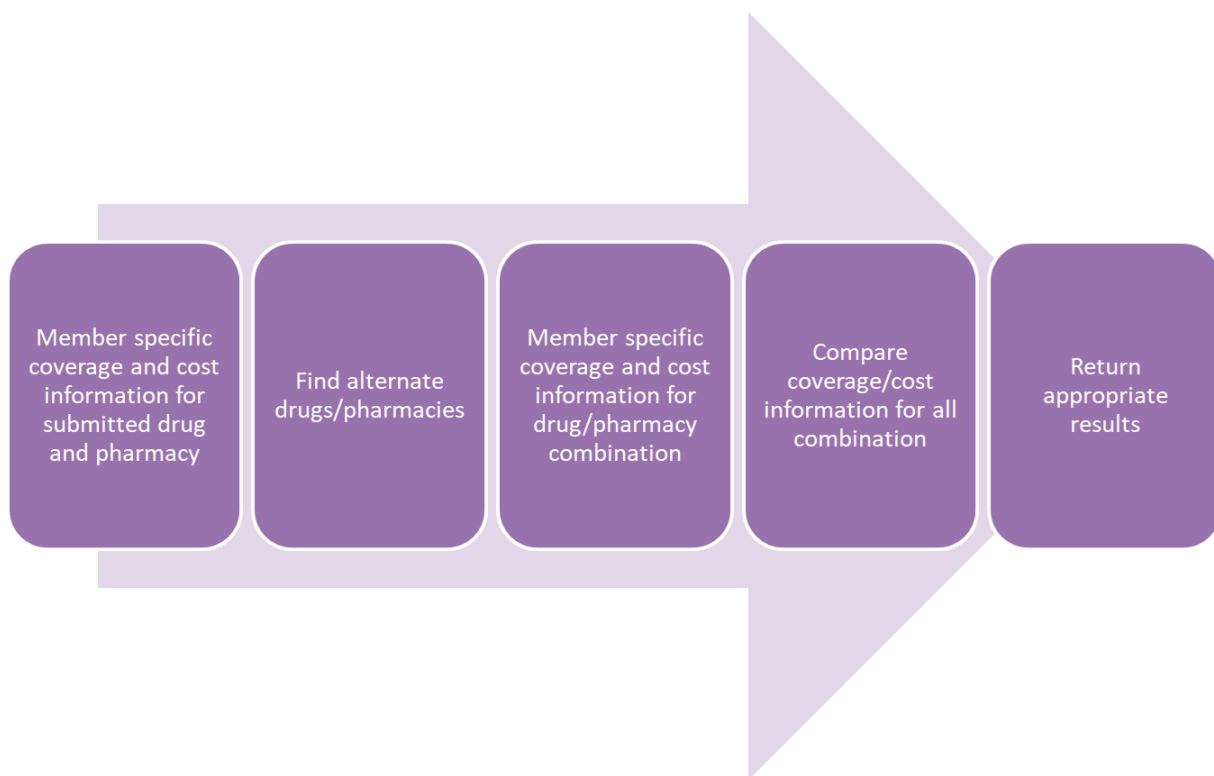
Real Time Benefit Check (RTBC), as part of the **MedPrescription Insight®** program, offers member-specific cost and coverage details, including low-cost therapeutic alternative drugs and preferred alternative pharmacies, to help reduce member/plan costs and improve formulary adherence.

MedImpact's RTBC solution interfaces with each of the following major connectivity vendors: CenterX, CoverMyMeds, DrFirst, and Surescripts. These vendors provide behind-the-scenes enablement for the electronic exchange of information between the prescriber and MedImpact. If you do not have connectivity to one of these vendors, you can set up your access through the following link: <https://www.medimpact.com/forclients/epa-program>

## How Real Time Benefit Check Works

Real Time Benefit Check presents an opportunity to reduce member costs and improve medication adherence. Real Time Benefit Check occurs when a prescriber uses a computer or handheld device with software that enables a prescriber to get the real time cost, coverage information, and drug alternatives for the member for a drug and a pharmacy.

When a RTBC request is submitted, it is processed similarly to an online pharmacy claim, returning the most accurate member-specific coverage and cost information for the submitted drug and pharmacy. MedImpact then finds the alternate drugs/pharmacies, get the member specific coverage and cost information for drug/pharmacy combination, compare coverage/cost information for all combination, and return appropriate results.



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## How are Alternate Drugs and Pharmacies Selected?

Alternate drugs are selected based on First DataBank's (FDB) Enhanced Therapeutic Classification (ETC) System. ETC\_ID is identified for the submitted drug based on the default use indicator flag (ETC\_DEFAULT\_USE\_INDICATOR value is 1). Alternate drugs are identified where the ETC\_ID matches the ETC\_ID of the submitted drug. Alternates are picked where drugs belong to different HICL\_SEQNO, except when looking for generics for the brand drugs. Alternate selections are further narrowed down by looking at the most prescribed drugs, most supplied quantity, and days' supply combination. Alternate retail, mail order, and Specialty pharmacies are selected based on the health plan's network.

## Which Alternate Drugs Are Recommended?

Alternate drugs are recommended based upon coverage and pricing as compared to the submitted drug.

1. *Submitted Drug Covered:* Drug alternatives will be provided in this scenario only if the following conditions are true:
  - a. Alternate drug(s) is covered and
  - b. Alternate drug(s) has lower patient cost or plan cost than submitted drug
2. *Submitted Drug Covered with Restrictions:* Drug alternatives will be provided in this scenario only if the following conditions are true:
  - a. Alternate drug(s) is covered or covered with less restrictions and
  - b. Alternate drug(s) has lower patient cost or plan cost than submitted drug
3. *Submitted Drug Not Covered:* Drug alternatives will be provided in this scenario only if the following conditions are true:
  - a. Alternate drug(s) is covered or covered with restrictions and
  - b. Alternate drug(s) has lower patient cost or plan cost than submitted drug

## Security

MedImpact provides four levels of security for accessing the RTBC service:

1. *1.IP White-listing* – Only the white-listed connection from clients are allowed.
2. *2.TLS/SSL* – All traffic between the client and MedImpact is encrypted.
3. *3.WS-Security* – Message content is validated using WS-Security asymmetric binding pattern.
4. *4.Authentication/Authorization* – WS-Security username token is used to control access to webservice. A password from a network path not assigned to MedImpact will result in rejection of the transaction.

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## Conclusion

We hope this information is helpful to you in understanding our process. Real Time Benefit Check (RTBC) offers member specific cost and coverage details, including low-cost therapeutic alternative drugs and preferred alternative pharmacy networks, to help reduce member/plan cost and improve formulary adherence. Please feel free to contact us at [ePrescribingTeam@medimpact.com](mailto:ePrescribingTeam@medimpact.com) should you have any questions.