



**State of Vermont
Green Mountain Care Board**
144 Main Street
Montpelier VT 05620

**Act 193 of 2018
IMPACT OF PRESCRIPTION DRUG COSTS ON HEALTH
INSURANCE PREMIUMS**

In accordance with 18 V.S.A. § 4636

*Prepared by the
Green Mountain Care Board*

January 1, 2020

Introduction

[Act 193 of 2018](#), an act relating to prescription drug price transparency and cost containment, requires the Green Mountain Care Board (GMCB) to report annually on the overall impact of drug costs on health insurance premiums in Vermont.

The reporting requirement set forth in Act 193 of 2018 applies to major medical health insurers with more than 1,000 covered lives in Vermont. The Green Mountain Care Board reviews rate filings in Vermont's fully-insured major medical market. From this population of regulated health insurers, MVP, Blue Cross and Blue Shield of Vermont (BCBSVT) and The Vermont Health Plan (TVHP) were identified as subject to the Act 193 reporting requirement.

MVP, BCBSVT and TVHP were required to submit information for all premiums reviewed in 2019, and assess the overall impact on premiums for all covered prescription drugs in the following three categories:

- a. 25 most frequently prescribed drugs and the average wholesale price for each drug;
- b. 25 most costly drugs by total plan spending and the average wholesale price for each drug;
- c. 25 drugs with the highest year-over-year price increases and the average wholesale price for each drug; and
- d. A breakdown of the total cost of pharmacy on overall premiums and the overall pharmacy trend for all filings under review.

This report summarizes the results from the collected data and includes additional materials to provide context for the information. The additional materials include:

1. Attachment One: Health Insurer Data (MVP, BCBSVT, TVHP)
2. Attachment Two: Pharmaceutical Supply Chain Diagram
3. Attachment Three: Components of Commercial Insurance Premiums
4. Attachment Four: Act 193 of 2018 and Copy of the Data Request Form

Summary of Results

Prescription drugs account for approximately 17.32% of the commercial premiums under review. Table One summarizes the impact of prescription drugs on premiums by:

- **Member Month:** the per-member per-month (PMPM) amount an individual consumer pays for prescription drugs as part of their monthly premium.
- **% Change:** the change in PMPM compared to the previous year.
- **% of Premium:** the percentage of monthly premium attributable to prescription drugs.

Table One: Prescription Drug Impact on Premium				
Carrier	Vermont Lives	PMPM	% Change	% of Premium
MVP	32,608	\$76.52	-2.70	13.80
BCBSVT	56,066	\$105.99	7.00	20.10
TVHP	2,537	\$19.87	3.65	3.80
Total/Weighted Average	91,211	\$92.68	3.43	17.32

The three prescription drugs with the greatest impact on premiums are Humira pen, Humira (CF) Pen, and Enbrel Sureclick - all specialty drugs.

Table Two: Prescription Drugs with Greatest Impact on Premiums		
Product/NDC #	Therapeutic Class	% of Premium
Humira pen / 00074433902	Analgesics/Anti-inflammatory: used to treat arthritis, plaque psoriasis, ankylosing spondylitis, Crohn's disease, and ulcerative colitis	1.477
Humira (CF Pen) / 00074055402	Inflammatory conditions: used to treat arthritis, plaque psoriasis, ankylosing spondylitis, Crohn's disease, and ulcerative colitis	1.212
Enbrel Sureclick / 58406044504	Analgesics/Anti-inflammatory: used to treat arthritis, plaque psoriasis, and ankylosing spondylitis	0.486

As a component of commercial insurance premiums, prescription drugs are generally broken down into three categories:

- **Generic:** drugs that are the same as an existing approved brand name drug in dosage, intended use, safety, strength, route of administration, and quality. Generic drugs generally cost less than their brand-name counterparts because they do not have to repeat studies and testing required of the brand-name drugs to demonstrate their safety and effectiveness. According to the U.S. Food and Drug Administration (FDA), 9 out of 10 prescriptions filled in this country are for generic drugs.
- **Brand:** drugs developed and patented by a drug manufacturer and which, with FDA approval for safety and effectiveness, are sold under a proprietary, trademark-protected name. When the patent expires, the drug may be made available as a generic drug.
- **Specialty:** high-cost complex drugs and biologics typically used to treat chronic, serious, or life-threatening conditions such as cancer, rheumatoid arthritis, growth hormone deficiency, and multiple sclerosis. These drugs may require special handling or require unique storage, be difficult to administrate, and require additional patient education, support and monitoring.

Tables Three and Four summarize the impact of generic, brand and specialty drugs on premiums. Table Three displays the impact on premium on a PMPM basis, and Table Four displays the impact as a percentage of premium.

Table Three: Drug Category \$ PMPM			
	Generic	Brand	Specialty
BCBSVT	13.61	32.69	59.70
MVP	10.71	21.66	44.14
TVHP	2.26	6.80	10.81

Table Four: Drug Category % of Premium			
	Generic	Brand	Specialty
BCBSVT	2.60	6.20	11.30
MVP	1.93	3.90	7.95
TVHP	0.40	1.30	2.10

Methodology

Analysis Population

Major medical health insurers with more than 1,000 covered lives in Vermont are subject to the reporting requirement set forth in Act 193 of 2018. Under Vermont law, the Green Mountain Care Board reviews rate requests in the State’s fully-insured major medical health insurance market, see 18 V.S.A. § 9375(b)(6); 8 V.S.A. § 4062(a).

Table Five, based on information contained in the rate filings of MVP, BCBSVT and TVHP, shows the number of Vermont lives and overall premiums for the filings subject to this reporting requirement in 2019.

Company Name	Filing Name	Vermont Lives	Premium
MVP	Large Group HMO	1,721	\$10,034,087
MVP	Exchange Filing	30,887	\$188,668,999
BlueCross/BlueShield VT	Exchange Filing	43,939	\$302,145,995
BlueCross/BlueShield VT	Large Group	12,127	\$73,506,286
The Vermont Health Plan	Large Group	2,537	\$15,296,339
TOTAL		91,211	\$589,651,706

Price Reporting

18 V.S.A. § 4636 requires carriers to submit the “average wholesale price” (AWP) of the required drug categories. In order to ensure that carriers submitted data in a standard format, the following price reporting requirements were applied:

Average Wholesale Price

The AWP is the average price of a drug purchased at the wholesale level.² The price of a drug may change several times during a year. Carriers subscribe to commercial databases for access to the most current AWP of drugs.³ In order to synchronize the time-frame for the insurance rate filings under review with the time-frame for the prescription drugs under review, carriers were instructed to select AWP as of January 1, 2019.

Rebates and Discounts

Rebates are a significant factor in the price consumers pay for prescription drugs. A drug manufacturer will typically pay rebates to a pharmacy benefit manager (PBM), which shares a portion of the rebate with the health insurer. The health insurer can then factor rebate savings into its pharmacy claim experience when establishing future premiums. Manufacturers most often pay rebates on high-cost, brand name prescription drugs in competitive classes where there are interchangeable and competing products, aiming to incentivize the PBM to include the manufacturer’s product on its formulary. Rebate contract terms are confidential, making actual

¹ The dollar amount of the premium reflects the information submitted to the Board in the health insurer’s initial rate filing, not for any Board-ordered rate change, and the data submitted by the carrier.

² The use of the average wholesale price (AWP) was intended to protect confidential, competitive pricing information while allowing third-party payers, including government programs, to obtain access. However, AWP has been criticized as manipulatable and easily inflated relative to actual market prices for prescription drugs.

³ BCBSVT, TVHP and MVP use Medi-Span, considered to be the leading provider of drug information for the health care industry, to establish AWP.

price comparisons difficult. AWP does not consider rebates or their impact on actual prices paid by the consumer. Since rebates are not considered the percent of premium will be inflated.

National Drug Code

Any individual drug is available in different doses and package options. For example, Lisinopril is a generic drug used to treat high blood pressure and is available as a tablet or oral liquid, in different dosages and by different drug manufacturers. To ensure accurate analysis of equivalent drugs and avoid submissions based on different dose and package options, carriers were required to submit drug information based on the medication’s National Drug Code (NDC). NDCs are universal identifiers composed of a unique ten-digit, three-segment number for drugs in the United States. The three segments of the NDC identify the labeler, the product, and the commercial package size.

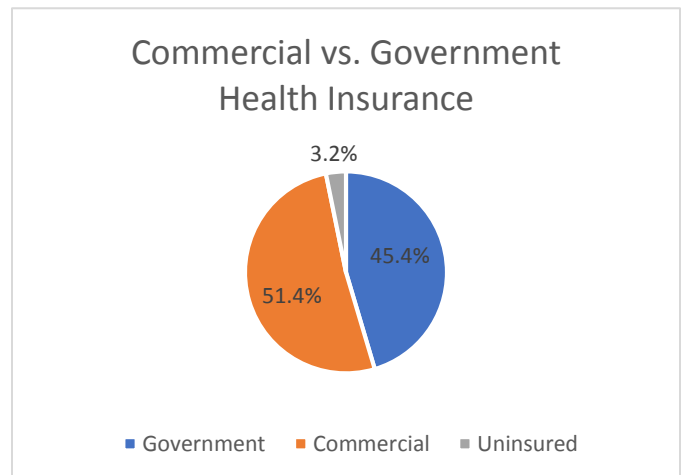
Health Insurance Coverage in Vermont

Vermonters receive health insurance coverage in a variety of ways, for example, through their employer, as an individual, or through the government. This report assesses the commercial, fully-insured population whose rate filings are reviewed by the Green Mountain Care Board, and which constitutes approximately 15% of Vermont’s total population.⁴

Table Six: Health Insurance Coverage Profile 2017

Category	# of Vermonters	% of Total Vermont Population
Commercial: Individual, Small and Large Group (Report Population)	92,290	14.7%
Commercial: Self-Insured	214,476	34.2%
Commercial: VT residents covered by insurers outside of VT	15,540	2.5%
Government: Medicaid/Medicare	284,290	45.4%
Uninsured	19,800	3.2%
Total Vermont Population	626,396	100.0%

Approximately 51% of Vermonters receive their coverage from commercial health insurance, compared with 45% from public health insurance. The Office of the Vermont Attorney General annually reports drug cost information on the public health insurance population, including a comparison of private and public drug payment methods, in the [Pharmaceutical Cost Transparency Report](#) required under 18 V.S.A. § 4635.



⁴ [Expenditure Analysis 2017](#), The Green Mountain Care Board.

**Attachment 1
Health Insurer Data (MVP, BCBSVT, TVHP)**

25 Most Frequently Prescribed Drugs

Insurer: MVP Health Care

Table One: Breakdown by Product Name

Please list the drugs in order from most frequently to least frequently prescribed, #1 representing the most frequently prescribed. Please use the AWP as of January 2019.

Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium
1 HYDROCHLOROTHIAZIDE	ACCORD HEALTHCARE	16729018317	DIURETICS	G		\$ 0.08	\$0.00	\$ 0.00
2 PROAIR HFA	TEVA RESPIRATORY	59310057922	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	B		\$ 9.17	\$ 0.19	\$ 0.00
3 LISINOPRIL	LUPIN PHARMACEUTICALS	68180098003	ANTIHYPERTENSIVES	G		\$ 0.98	\$ 0.00	\$ 0.00
4 LISINOPRIL	LUPIN PHARMACEUTICALS	68180098103	ANTIHYPERTENSIVES	G		\$ 1.05	\$ 0.00	\$ 0.00
5 LISINOPRIL	SOLCO HEALTHCARE	43547035311	ANTIHYPERTENSIVES	G		\$ 0.99	\$ 0.00	\$ 0.00
6 LANTUS SOLOSTAR	SANOFI-AVENTIS U.S.	00088221905	ANTIDIABETICS	B		\$ 32.34	\$ 1.52	\$ 0.00
7 OMEPRAZOLE	GLENMARK PHARMACEUTICAL	68462039710	ULCER DRUGS	G		\$ 7.40	\$ 0.00	\$ 0.00
8 LISINOPRIL	SOLCO HEALTHCARE	43547035411	ANTIHYPERTENSIVES	G		\$ 1.06	\$ 0.00	\$ 0.00
9 OMEPRAZOLE	SANDOZ	00781279010	ULCER DRUGS	G		\$ 4.45	\$ 0.00	\$ 0.00
10 SUBOXONE	INDIVIOR INC	12496120803	ANALGESICS - OPIOID	B		\$ 10.27	\$ 0.56	\$ 0.00
11 VENTOLIN HFA	GLAXO SMITH KLINE	00173068220	ANTIASTHMATIC AND BRONCHODILATOR AGENTS	B		\$ 3.69	\$ 0.06	\$ 0.00
12 OMEPRAZOLE	DR.REDDY'S LABORATORIES, I	55111015810	ULCER DRUGS	G		\$ 4.15	\$ 0.00	\$ 0.00
13 LISINOPRIL	LUPIN PHARMACEUTICALS	68180051303	ANTIHYPERTENSIVES	G		\$ 0.95	\$ 0.00	\$ 0.00
14 ATORVASTATIN CALCIUM	MYLAN	00378395177	ANTIHYPERLIPIDEMICS	G		\$ 5.77	\$ 0.02	\$ 0.00
15 PANTOPRAZOLE SODIUM	TORRENT PHARMACEUTICALS	13668042990	ULCER DRUGS	G		\$ 4.08	\$ 0.00	\$ 0.00
16 ATORVASTATIN CALCIUM	MYLAN	00378395277	ANTIHYPERLIPIDEMICS	G		\$ 5.77	\$ 0.01	\$ 0.00
17 NUVARING	ORGANON	00052027303	CONTRACEPTIVES	B		\$ 185.87	\$ 0.43	\$ 0.00
18 SERTRALINE HCL	AUROBINDO PHARMA	65862001305	ANTIDEPRESSANTS	G		\$ 2.85	\$ 0.00	\$ 0.00
19 SIMVASTATIN	ACCORD HEALTHCARE	16729000517	ANTIHYPERLIPIDEMICS	G		\$ 4.92	\$ 0.00	\$ 0.00
20 TRAZODONE HYDROCHLORIDE	TEVA PHARMACEUTICALS USA	50111043301	ANTIDEPRESSANTS	G		\$ 1.07	\$ 0.00	\$ 0.00
21 SERTRALINE HCL	ACCORD HEALTHCARE	16729021616	ANTIDEPRESSANTS	G		\$ 2.85	\$ 0.00	\$ 0.00
22 JUNEL FE 1/20	TEVA PHARMACEUTICALS USA	00555902658	CONTRACEPTIVES	G		\$ 1.02	\$ 0.03	\$ 0.00
23 ATORVASTATIN CALCIUM	APOTEX	60505258009	ANTIHYPERLIPIDEMICS	G		\$ 5.77	\$ 0.01	\$ 0.00
24 METFORMIN HYDROCHLORIDE	TAGI PHARMA	51224000760	ANTIDIABETICS	G		\$ 0.75	\$ 0.00	\$ 0.00
25 BUPROPION HCL XL	PAR PHARMACEUTICAL	10370010250	ANTIDEPRESSANTS	G		\$ 4.77	\$ 0.01	\$ 0.00

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	\$0.12	74.60%	0.02%
Brand	\$2.77	2.22%	0.50%
Specialty	\$0.00	0.00%	0.00%

25 Highest Priced Drugs

Insurer: MVP Health Care

Table One: Breakdown by Product Name

Please list the drugs in order from highest cost, #1 representing the highest cost. Please use the AWP as of January 1, 2019.

	Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium
1	HUMIRA PEN	ABBVIE	00074433902	ANALGESICS - ANTI-INFLAMMATORY	S		\$ 2,923.22	\$ 8.21	1.48%
2	ENBREL SURECLICK	AMGEN	58406044504	ANALGESICS - ANTI-INFLAMMATORY	S		\$ 1,491.43	\$ 2.70	0.49%
3	LANTUS SOLOSTAR	SANOFI-AVENTIS U.S.	00088221905	ANTIDIABETICS	B		\$ 32.34	\$ 1.52	0.27%
4	HARVONI	GILEAD SCIENCES	61958180101	ANTIVIRALS	S		\$ 1,350.00	\$ 1.24	0.22%
5	MAVYRET	ABBVIE	00074262528	ANTIVIRALS	S		\$ 188.57	\$ 1.24	0.22%
6	EPLUSA	GILEAD SCIENCES	61958220101	ANTIVIRALS	S		\$ 1,068.00	\$ 1.18	0.21%
7	STELARA	JANSSEN BIOTECH	57894006103	DERMATOLOGICALS	S		\$ 24,701.16	\$ 1.13	0.20%
8	NOVOLOG FLEXPEN	NOVO NORDISK	00169633910	ANTIDIABETICS	B		\$ 44.71	\$ 1.08	0.20%
9	GILENYA	NOVARTIS	00078060715	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	S		\$ 314.28	\$ 1.01	0.18%
10	VICTOZA	NOVO NORDISK	00169406013	ANTIDIABETICS	B		\$ 116.05	\$ 0.98	0.18%
11	NOVOLOG	NOVO NORDISK	00169750111	ANTIDIABETICS	B		\$ 34.72	\$ 0.95	0.17%
12	THIOLA	RETROPHIN	00178090001	GENITOURINARY AGENTS - MISCELLANEOUS	B		\$ 33.85	\$ 0.94	0.17%
13	TECFIDERA	BIOGEN IDEC	64406000602	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	S		\$ 156.15	\$ 0.90	0.16%
14	GLATOPA	SANDOZ	00781323434	PSYCHOTHERAPEUTIC AND NEUROLOGICAL AGENTS - MISC.	S		\$ 216.41	\$ 0.86	0.16%
15	HUMIRA	ABBVIE	00074379902	ANALGESICS - ANTI-INFLAMMATORY	S		\$ 2,923.22	\$ 0.85	0.15%
16	SYMDEKO	VERTEX PHARMACEUTICALS, I	51167066101	RESPIRATORY AGENTS - MISC.	S		\$ 480.00	\$ 0.71	0.13%
17	SIMPONI	JANSSEN BIOTECH	57894007002	ANALGESICS - ANTI-INFLAMMATORY	S		\$ 10,847.42	\$ 0.67	0.12%
18	IBRANCE	PFIZER U.S.	00069018921	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	S		\$ 645.25	\$ 0.64	0.11%
19	PULMOZYME	GENENTECH	50242010040	RESPIRATORY AGENTS - MISC.	S		\$ 55.16	\$ 0.59	0.11%
20	IMBRUVICA	PHARMACYCLICS	57962042028	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	S		\$ 487.20	\$ 0.59	0.11%
21	VOTRIENT	NOVARTIS	00078067066	ANTINEOPLASTICS AND ADJUNCTIVE THERAPIES	S		\$ 121.10	\$ 0.58	0.10%
22	SUBOXONE	INDIVIOR INC	12496120803	ANALGESICS - OPIOID	B		\$ 10.27	\$ 0.56	0.10%
23	TRUVADA	GILEAD SCIENCES	61958070101	ANTIVIRALS	S		\$ 67.03	\$ 0.54	0.10%
24	OTEZLA	CELGENE CORP	59572063106	ANALGESICS - ANTI-INFLAMMATORY	S		\$ 65.66	\$ 0.52	0.09%
25	ELIQUIS	B-M SQUIBB U.S. (PRIMARY C	00003089421	ANTICOAGULANTS	B		\$ 8.88	\$ 0.50	0.09%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	\$0.00	0.00%	0.00%
Brand	\$6.55	7.36%	1.18%
Specialty	\$24.15	4.78%	4.35%

25 Drugs with highest year-over-year price increases

Insurer: MVP Health Care

Table One: Breakdown by Product Name

Please list the drugs in order from highest year-over-year price increase, #1 representing the highest increase. Increases should be based on a percentage basis. Please use the AWP as of January 1, 2019.

	Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium	% Increase
1	HYDROCODONE BITARTRATE/ACETAMINOPHEN	TRIS PHARMA	27808011401	ANALGESICS - OPIOID	G		\$ 8.63	\$ 0.00	0.00%	337%
2	TILIA FE	MAYNE PHARMA	51862028403	CONTRACEPTIVES	G		\$ 7.26	\$ 0.00	0.00%	255%
3	BISOPROLOL FUMARATE/HYDROCHLOROTHIAZIDE	UNICHEM PHARMACEUTICALS	29300018801	ANTIHYPERTENSIVES	G		\$ 3.58	\$ 0.00	0.00%	217%
4	BISOPROLOL FUMARATE/HYDROCHLOROTHIAZIDE	UNICHEM PHARMACEUTICALS	29300018701	ANTIHYPERTENSIVES	G		\$ 3.58	\$ 0.00	0.00%	217%
5	BISOPROLOL FUMARATE/HYDROCHLOROTHIAZIDE	UNICHEM PHARMACEUTICALS	29300018901	ANTIHYPERTENSIVES	G		\$ 3.58	\$ -	0.00%	217%
6	PROMETHAZINE/DEXTROMETHORPHAN	MORTON GROVE PHARMACEUTICALS	60432060416	COUGH/COLD/ALLERGY	G		\$ 0.09	\$ -	0.00%	205%
7	PEG-3350/NACL/NA BICARBONATE/KCL	STRIDES PHARMA	64380076921	LAXATIVES	G		\$ 0.02	\$ 0.00	0.00%	200%
8	VERAPAMIL HCL ER	KREMERS URBAN	62175048637	CALCIUM CHANNEL BLOCKERS	G		\$ 7.20	\$ 0.00	0.00%	186%
9	VERAPAMIL HCL ER	KREMERS URBAN	62175048737	CALCIUM CHANNEL BLOCKERS	G		\$ 10.47	\$ 0.01	0.00%	185%
10	METHOTREXATE SODIUM	TEVA PARENTERAL MEDICINES	00703367101	ANTINEOPLASTICS AND ADJUNCTIVE THERAPY AGENTS	G		\$ 6.21	\$ 0.00	0.00%	172%
11	METHOCARBAMOL	VIRTUS PHARMACEUTICALS	69543013550	MUSCULOSKELETAL THERAPY AGENTS	G		\$ 1.84	\$ 0.00	0.00%	167%
12	METHOCARBAMOL	VIRTUS PHARMACEUTICALS	69543013510	MUSCULOSKELETAL THERAPY AGENTS	G		\$ 1.94	\$ 0.00	0.00%	166%
13	METHOCARBAMOL	VIRTUS PHARMACEUTICALS	69543013450	MUSCULOSKELETAL THERAPY AGENTS	G		\$ 1.23	\$ -	0.00%	155%
14	DICYCLOMINE HCL	HIKMA	00143122701	ULCER DRUGS	G		\$ 0.78	\$ -	0.00%	155%
15	METHOCARBAMOL	VIRTUS PHARMACEUTICALS	69543013410	MUSCULOSKELETAL THERAPY AGENTS	G		\$ 1.29	\$ 0.00	0.00%	153%
16	CAZIAN	MAYNE PHARMA	51862023803	CONTRACEPTIVES	G		\$ 2.22	\$ 0.00	0.00%	85%
17	DEXAMETHASONE	HIKMA	00054418425	CORTICOSTEROIDS	G		\$ 1.19	\$ 0.00	0.00%	85%
18	CLARITHROMYCIN ER	MAYNE PHARMA	51862019460	MACROLIDES	G		\$ 8.95	\$ 0.00	0.00%	79%
19	DEXAMETHASONE	HIKMA	00054818325	CORTICOSTEROIDS	G		\$ 1.90	\$ 0.00	0.00%	77%
20	DEXAMETHASONE	HIKMA	00054817525	CORTICOSTEROIDS	G		\$ 1.20	\$ -	0.00%	76%
21	FOLIC ACID	MARLEX PHARMACEUTICALS	10135018210	HEMATOPOIETIC AGENTS	G		\$ 0.03	\$ 0.00	0.00%	69%
22	NATURE-THROID	RLC LABS	64727330001	THYROID AGENTS	B		\$ 0.46	\$ 0.00	0.00%	67%
23	NATURE-THROID	RLC LABS	64727330002	THYROID AGENTS	B		\$ 0.35	\$ 0.00	0.00%	66%
24	NATURE-THROID	RLC LABS	64727329902	THYROID AGENTS	B		\$ 0.29	\$ -	0.00%	66%
25	NATURE-THROID	RLC LABS	64727330501	THYROID AGENTS	B		\$ 0.56	\$ -	0.00%	66%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	\$0.02	55.06%	0.00%
Brand	\$0.00	0.00%	0.00%
Specialty	\$0.00	0.00%	0.00%

Pharmacy Trend: Impact on Premiums

Insurer:	MVP Health Care				
Table One: Please provide a breakdown of the total cost of pharmacy on overall premiums for all filings under review.					
	PMPM	% Change	% of Premium		
Generic	\$10.71	22.2%	1.93%		
Brand	\$21.66	-13.0%	3.90%		
Specialty	\$44.14	-2.1%	7.95%		
Table Two: Please provide the overall pharmacy trend for all filings under review.					
	PMPM	% Change	% of Premium		
Pharmacy Trend	\$76.52	-2.70%	13.80%		

25 Most Frequently Prescribed Drugs

Insurer: BCBS

Table One: Breakdown by Product Name

Please list the drugs in order from most frequently to least frequently prescribed, #1 representing the most frequently prescribed. Please use the AWP as of January 2019.

Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium
1 PROAIR HFA	PROAIR HFA 90 MCG INHALER	59310057922	ASTHMA	Brand		\$758,817.28	\$0.29	0.1%
2 FLUTICASON PROPIONATE	FLUTICASON PROP 50 MCG SPRAY	00054327099	ALLERGIES	Generic		\$734,559.93	\$0.01	0.0%
3 HYDROCHLOROTHIAZIDE	HYDROCHLOROTHIAZIDE 25 MG TAB	16729018317	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$33,069.63	\$0.01	0.0%
4 LISINOPRIL	LISINOPRIL 10 MG TABLET	68180098003	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$364,773.89	\$0.01	0.0%
5 FLUCELVAX QUAD 2019-2020	FLUCELVAX QUAD 2019-2020 SYR	70461031903	VACCINATIONS	Brand		\$123,063.31	\$0.11	0.0%
6 SHINGRIX	SHINGRIX VIAL KIT	58160082311	VACCINATIONS	Brand		\$638,568.00	\$0.40	0.1%
7 LISINOPRIL	LISINOPRIL 20 MG TABLET	68180098103	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$310,783.19	\$0.01	0.0%
8 VENTOLIN HFA	VENTOLIN HFA 90 MCG INHALER	00173068220	ASTHMA	Brand		\$270,834.98	\$0.08	0.0%
9 LANTUS SOLOSTAR	LANTUS SOLOSTAR 100 UNIT/ML	00088221905	DIABETES	Brand		\$2,846,238.13	\$1.51	0.3%
10 OMEPRAZOLE	OMEPRazole DR 40 MG CAPSULE	68462039710	HEARTBURN/ULCER DISEASE	Generic		\$1,681,565.49	\$0.00	0.0%
11 SERTRALINE HCL	SERTRALINE HCL 100 MG TABLET	65862001305	DEPRESSION	Generic		\$737,761.00	\$0.00	0.0%
12 FLUARIX QUAD 2019-2020	FLUARIX QUAD 2019-2020 SYRINGE	58160089652	VACCINATIONS	Brand		\$63,948.49	\$0.07	0.0%
13 AFLURIA QUAD 2019-20 (3YR UP)	AFLURIA QUAD 2019-20 (3YR UP)	33332031901	VACCINATIONS	Brand		\$67,197.12	\$0.06	0.0%
14 Q TALOPRAM HBR	Q TALOPRAM HBR 20 MG TABLET	13668001005	DEPRESSION	Generic		\$529,907.43	\$0.00	0.0%
15 OMEPRAZOLE	OMEPRazole DR 20 MG CAPSULE	59651000205	HEARTBURN/ULCER DISEASE	Generic		\$889,571.75	\$0.00	0.0%
16 ELIQUIS	ELIQUIS 5 MG TABLET	00003089421	ANTICOAGULANT	Brand		\$2,277,322.34	\$1.17	0.2%
17 ALBUTEROL SULFATE HFA	ALBUTEROL HFA 90 MCG INHALER	00093317431	ASTHMA	Brand		\$253,222.53	\$0.10	0.0%
18 BUPROPION XL	BUPROPION HCL XL 300 MG TABLET	10370010250	DEPRESSION	Generic		\$798,756.91	\$0.03	0.0%
19 FLOVENT HFA	FLOVENT HFA 110 MCG INHALER	00173071920	ASTHMA	Brand		\$994,381.49	\$0.49	0.1%
20 OMEPRAZOLE	OMEPRazole DR 20 MG CAPSULE	55111015810	HEARTBURN/ULCER DISEASE	Generic		\$850,409.88	\$0.00	0.0%
21 SULFAMETHOXAZOLE-TRIMETHOPRIM	SULFAMETHOXAZOLE-TMP DS TABLET	65862042005	INFECTIONS	Generic		\$37,608.16	\$0.00	0.0%
22 FLUZONE QUAD 2019-2020	FLUZONE QUAD 2019-2020 SYRINGE	49281041950	VACCINATIONS	Brand		\$57,143.11	\$0.06	0.0%
23 OMEPRAZOLE	OMEPRazole DR 20 MG CAPSULE	16714074703	HEARTBURN/ULCER DISEASE	Generic		\$762,623.93	\$0.00	0.0%
24 SYMBICORT	SYMBICORT 160-4.5 MCG INHALER	00186037020	ASTHMA	Brand		\$1,355,164.20	\$0.70	0.1%
25 AMLODIPINE BESYLATE	AMLODIPINE BESYLATE 5 MG TAB	68180072003	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$323,930.74	\$0.00	0.0%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	\$5.04	14.4%	1.0%
Brand	\$0.09	6.1%	0.0%
Specialty	NA	NA	NA

25 Highest Priced Drugs

Insurer: BCBS

Table One: Breakdown by Product Name

Please list the drugs in order from highest cost, #1 representing the highest cost. Please use the AWP as of January 1, 2019.

Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium
1 HUMIRA(CF) PEN	HUMIRA(CF) PEN 40 MG/0.4 ML	00074055402	INFLAMMATORY CONDITIONS	Specialty		\$10,956,228.56	\$6.38	1.2%
2 HUMIRA PEN	HUMIRA PEN 40 MG/0.8 ML	00074433902	INFLAMMATORY CONDITIONS	Specialty		\$9,929,122.78	\$5.68	1.1%
3 STELARA	STELARA 90 MG/ML SYRINGE	57894006103	INFLAMMATORY CONDITIONS	Specialty		\$4,174,496.04	\$2.46	0.5%
4 ENBREL SURECLICK	ENBREL 50 MG/ML SURECLICK	58406044504	INFLAMMATORY CONDITIONS	Specialty		\$4,049,999.10	\$2.29	0.4%
5 LANTUS SOLOSTAR	LANTUS SOLOSTAR 100 UNIT/ML	00088221905	DIABETES	Brand		\$2,846,238.13	\$1.51	0.3%
6 HUMALOG	HUMALOG 100 UNIT/ML VIAL	00002751001	DIABETES	Brand		\$2,354,288.88	\$1.19	0.2%
7 EPCLUSA	EPCLUSA 400 MG-100 MG TABLET	61958220101	HEPATITIS C	Specialty		\$2,123,184.00	\$1.17	0.2%
8 ELIQUIS	ELIQUIS 5 MG TABLET	00003089421	ANTICOAGULANT	Brand		\$2,277,322.34	\$1.17	0.2%
9 TECFIDERA	TECFIDERA DR 240 MG CAPSULE	64406000602	MULTIPLE SCLEROSIS	Specialty		\$1,882,634.58	\$1.09	0.2%
10 COSENTYX PEN (2 PENS)	COSENTYX 300 MG DOSE-2 PENS	00078063941	INFLAMMATORY CONDITIONS	Specialty		\$1,645,564.26	\$1.01	0.2%
11 ENBREL SURECLICK	ENBREL 50 MG/ML SURECLICK	58406003204	INFLAMMATORY CONDITIONS	Specialty		\$1,726,065.86	\$0.95	0.2%
12 HUMALOG KWIKPEN U-100	HUMALOG 100 UNITS/ML KWIKPEN	00002879959	DIABETES	Brand		\$1,840,318.29	\$0.94	0.2%
13 HUMIRA	HUMIRA 40 MG/0.8 ML SYRINGE	00074379902	INFLAMMATORY CONDITIONS	Specialty		\$1,432,377.80	\$0.82	0.2%
14 DUPIXENT	DUPIXENT 300 MG/2 ML SYRINGE	00024591401	SKIN CONDITIONS	Specialty		\$1,460,397.72	\$0.82	0.2%
15 TRUVADA	TRUVADA 200 MG-300 MG TABLET	61958070101	HIV	Specialty		\$1,454,507.47	\$0.81	0.2%
16 REVLIMID	REVLIMID 10 MG CAPSULE	59572041028	CANCER	Specialty		\$1,358,825.30	\$0.79	0.1%
17 VICTOZA 3-PAK	VICTOZA 3-PAK 18 MG/3 ML PEN	00169406013	DIABETES	Brand		\$1,343,921.97	\$0.78	0.1%
18 XELJANZ	XELJANZ 5 MG TABLET	00069100101	INFLAMMATORY CONDITIONS	Specialty		\$1,213,554.75	\$0.72	0.1%
19 SYMBICORT	SYMBICORT 160-4.5 MCG INHALER	00186037020	ASTHMA	Brand		\$1,355,164.20	\$0.70	0.1%
20 GLATIRAMER ACETATE	GLATIRAMER 40 MG/ML SYRINGE	00378696112	MULTIPLE SCLEROSIS	Specialty		\$1,343,248.06	\$0.68	0.1%
21 ZYTIGA	ZYTIGA 500 MG TABLET	57894019506	CANCER	Specialty		\$1,117,351.68	\$0.67	0.1%
22 ORKAMBI	ORKAMBI 200 MG-125 MG TABLET	51167080901	CYSTIC FIBROSIS	Specialty		\$1,204,947.80	\$0.67	0.1%
23 SYMDEKO	SYMDEKO 100/150 MG-150 MG TAB	51167066101	CYSTIC FIBROSIS	Specialty		\$1,128,960.00	\$0.63	0.1%
24 TRULICITY	TRULICITY 1.5 MG/0.5 ML PEN	00002143480	DIABETES	Brand		\$1,124,714.48	\$0.60	0.1%
25 OTEZLA	OTEZLA 30 MG TABLET	59572063106	INFLAMMATORY CONDITIONS	Specialty		\$1,006,293.56	\$0.57	0.1%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	NA	NA	NA
Brand	\$6.89	2.70%	1.3%
Specialty	\$28.21	9.77%	5.4%

25 Drugs with highest year-over-year price increases

Insurer: BCBS

Table One: Breakdown by Product Name

Please list the drugs in order from highest year-over-year price increase, #1 representing the highest increase. Increases should be based on a percentage basis. Please use the AWP as of January 1, 2019.

	Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium	% Increase
1	CLOPIDOGREL	CLOPIDOGREL 75 MG TABLET	71717010150	BLOOD MODIFYING	Generic		\$546.22	\$0.00	0.0%	1922%
2	FLUOXETINE HCL	FLUOXETINE 20 MG/5 ML SOLUTION	00121072104	DEPRESSION	Generic		\$487.60	\$0.00	0.0%	744%
3	CELECOXIB	CELECOXIB 200 MG CAPSULE	42571014401	PAIN/INFLAMMATION	Generic		\$4,855.00	\$0.00	0.0%	594%
4	MOMETASONE FUROATE	MOMETASONE FUROATE 0.1% CREAM	45802025735	SKIN CONDITIONS	Generic		\$181.50	\$0.00	0.0%	331%
5	NITROFURANTOIN	NITROFURANTOIN 25 MG/5 ML SUSP	70408023932	INFECTIONS	Generic		\$1,835.12	\$0.00	0.0%	309%
6	HALOPERIDOL LACTATE	HALOPERIDOL LAC 2 MG/ML CONC	00121058104	MENTAL/NEURO DISORDERS	Generic		\$43.20	\$0.00	0.0%	276%
7	CELECOXIB	CELECOXIB 100 MG CAPSULE	42571014301	PAIN/INFLAMMATION	Generic		\$888.00	\$0.00	0.0%	271%
8	LIDOCAINE HCL	LIDOCAINE HCL 2% JELLY	17478071130	PAIN/INFLAMMATION	Generic		\$1,754.72	\$0.00	0.0%	259%
9	CILOSTAZOL	CILOSTAZOL 100 MG TABLET	70436005106	BLOOD MODIFYING	Generic		\$46.19	\$0.00	0.0%	256%
10	MOMETASONE FUROATE	MOMETASONE FUROATE 0.1% CREAM	45802025742	SKIN CONDITIONS	Generic		\$60.49	\$0.00	0.0%	202%
11	PREDNISOLONE SODIUM PHOSPHATE	PREDNISOLONE 15 MG/5 ML SOLN	00121075908	INFLAMMATION/IMMUNE DISORDERS	Generic		\$1,227.65	\$0.00	0.0%	176%
12	TILIA FE	TILIA FE 28 TABLET	51862028403	CONTRACEPTIVES	Generic		\$7,961.47	\$0.01	0.0%	122%
13	PROMETHAZINE-DM	PROMETHAZINE-DM SYRUP	60432060416	COUGH AND COLD	Generic		\$243.01	\$0.00	0.0%	100%
14	HYDROCORTISONE	HYDROCORTISONE 100 MG/60 ML	62559013807	RECTAL DISORDERS	Generic		\$1,151.89	\$0.00	0.0%	100%
15	DOXEPIN HCL	DOXEPIN 10 MG/ML ORAL CONC	60432065104	PAIN/INFLAMMATION	Generic		\$71.30	\$0.00	0.0%	100%
16	METHYLPHENIDATE LA	METHYLPHENIDATE LA 20 MG CAP	51862026301	ATTENTION DISORDERS	Generic		\$6,531.01	\$0.00	0.0%	81%
17	CLARITHROMYCIN ER	CLARITHROMYCIN ER 500 MG TAB	00591280560	INFECTIONS	Generic		\$140.17	\$0.00	0.0%	79%
18	BISOPROLOL-HYDROCHLOROTHAZIDE	BISOPROLOL-HCTZ 10-6.25 MG TAB	29300018913	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$350.13	\$0.00	0.0%	73%
19	CAZIAN	CAZIAN 28 DAY TABLET	51862023803	CONTRACEPTIVES	Generic		\$1,353.92	\$0.00	0.0%	70%
20	VERAPAMIL ER PM	VERAPAMIL ER PM 300 MG CAPSULE	62175048737	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$13,492.36	\$0.01	0.0%	68%
21	VERAPAMIL ER PM	VERAPAMIL ER PM 100 MG CAPSULE	62175048537	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$6,418.44	\$0.00	0.0%	67%
22	NATURE-THROID	NATURE-THROID 130 MG TABLET	64727330801	THYROID DISORDERS	Generic		\$119.61	\$0.00	0.0%	66%
23	METFORMIN HCL ER	METFORMIN HCL ER 500 MG TABLET	70010049110	DIABETES	Generic		\$25,001.51	\$0.00	0.0%	64%
24	METHYLPHENIDATE LA	METHYLPHENIDATE LA 30 MG CAP	51862026401	ATTENTION DISORDERS	Generic		\$5,466.81	\$0.00	0.0%	63%
25	PANTOPRAZOLE SODIUM	PANTOPRAZOLE SOD DR 20 MG TAB	31722071290	HEARTBURN/ULCER DISEASE	Generic		\$60,656.03	\$0.00	0.0%	60%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	\$0.04	143%	0.0%
Brand	\$0.00	0%	0.0%
Specialty	\$0.00	0	0.0%

Pharmacy Trend: Impact on Premiums

Insurer: BCBS

Table One: Please provide a breakdown of the total cost of pharmacy on overall premiums for all filings under review.

	PMPM	% Change	% of Premium
Generic	\$13.61	-0.51%	2.6%
Brand	\$32.69	-1.18%	6.2%
Specialty	\$59.70	8.93%	11.3%

Table Two: Please provide the overall pharmacy trend for all filings under review.

	PMPM	% Change	% of Premium
Pharmacy Trend	\$105.99	7.00%	20.1%

25 Most Frequently Prescribed Drugs

Insurer: TVHP

Table One: Breakdown by Product Name

Please list the drugs in order from most frequently to least frequently prescribed, #1 representing the most frequently prescribed. Please use the AWP as of January 2019.

Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium
1 HYDROCHLOROTHIAZIDE	HYDROCHLOROTHIAZIDE 25 MG TAB	16729018317	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$1,344.86	\$0.003	0.0%
2 PROAIR HFA	PROAIR HFA 90 MCG INHALER	59310057922	ASTHMA	Brand		\$20,933.69	\$0.101	0.0%
3 LISINAPRIL	LISINAPRIL 10 MG TABLET	68180098003	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$13,826.96	\$0.006	0.0%
4 FLUTICASON PROPRIONATE	FLUTICASON PROP 50 MCG SPRAY	00054327099	ALLERGIES	Generic		\$16,107.78	\$0.002	0.0%
5 SHINGRIX	SHINGRIX VIAL KIT	58160082311	VACCINATIONS	Brand		\$27,552.00	\$0.076	0.0%
6 LISINAPRIL	LISINAPRIL 20 MG TABLET	68180098103	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$10,681.58	\$0.005	0.0%
7 AMLODIPINE BESYLATE	AMLODIPINE BESYLATE 5 MG TAB	68180072003	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$14,044.65	\$0.001	0.0%
8 SERTRALINE HCL	SERTRALINE HCL 100 MG TABLET	65862001305	DEPRESSION	Generic		\$28,161.15	\$0.001	0.0%
9 OMEPRAZOLE	OMEPRAZOLE DR 20 MG CAPSULE	59651000205	HEARTBURN/ULCER DISEASE	Generic		\$35,952.04	\$0.001	0.0%
10 LISINAPRIL	LISINAPRIL 5 MG TABLET	68180051303	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$7,049.78	\$0.002	0.0%
11 HYDROCODONE-ACETAMINOPHEN	HYDROCODONE-ACETAMIN 5-325 MG	00406012301	PAIN/INFLAMMATION	Generic		\$1,681.73	\$0.002	0.0%
12 ALBUTEROL SULFATE HFA	ALBUTEROL HFA 90 MCG INHALER	00093317431	ASTHMA	Brand		\$7,402.00	\$0.031	0.0%
13 CEPHALEXIN	CEPHALEXIN 500 MG CAPSULE	68180012202	INFECTIONS	Generic		\$3,643.36	\$0.001	0.0%
14 OMEPRAZOLE	OMEPRAZOLE DR 40 MG CAPSULE	68462039710	HEARTBURN/ULCER DISEASE	Generic		\$47,862.39	\$0.001	0.0%
15 LISINAPRIL	LISINAPRIL 10 MG TABLET	43547035311	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$5,121.27	\$0.003	0.0%
16 LANTUS SOLOSTAR	LANTUS SOLOSTAR 100 UNIT/ML	00088221905	DIABETES	Brand		\$49,795.36	\$0.290	0.1%
17 ELIQUIS	ELIQUIS 5 MG TABLET	00003089421	ANTICOAGULANT	Brand		\$75,534.95	\$0.279	0.1%
18 OMEPRAZOLE	OMEPRAZOLE DR 20 MG CAPSULE	55111015810	HEARTBURN/ULCER DISEASE	Generic		\$22,185.62	\$0.001	0.0%
19 SULFAMETHOXAZOLE-TRIMETHOPRIM	SULFAMETHOXAZOLE-TMP DS TABLET	65862042005	INFECTIONS	Generic		\$1,442.90	\$0.000	0.0%
20 ALBUTEROL SULFATE HFA	ALBUTEROL HFA 90 MCG INHALER	66993001968	ASTHMA	Brand		\$5,182.52	\$0.016	0.0%
21 FLUOXETINE HCL	FLUOXETINE HCL 20 MG CAPSULE	65862019399	DEPRESSION	Generic		\$9,988.29	\$0.000	0.0%
22 SIMVASTATIN	SIMVASTATIN 20 MG TABLET	68180047903	HIGH BLOOD CHOLESTEROL	Generic		\$25,832.68	\$0.002	0.0%
23 SERTRALINE HCL	SERTRALINE HCL 50 MG TABLET	65862001205	DEPRESSION	Generic		\$11,840.37	\$0.000	0.0%
24 LISINAPRIL	LISINAPRIL 40 MG TABLET	68180051703	HIGH BLOOD PRESS/HEART DISEASE	Generic		\$8,717.63	\$0.002	0.0%
25 OMEPRAZOLE	OMEPRAZOLE DR 20 MG CAPSULE	16714074703	HEARTBURN/ULCER DISEASE	Generic		\$18,293.82	\$0.001	0.0%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	\$0.79	-10.45%	0.2%
Brand	\$0.03	-4.50%	0.0%
Specialty	NA	NA	NA

25 Highest Priced Drugs

Insurer: TVHP

Table One: Breakdown by Product Name

Please list the drugs in order from highest cost, #1 representing the highest cost. Please use the AWP as of January 1, 2019.

	Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium
1	HUMIRA PEN	HUMIRA PEN 40 MG/0.8 ML	00074433902	INFLAMMATORY CONDITIONS	Specialty		\$257,243.36	\$1.77	0.7%
2	HUMIRA(CF) PEN	HUMIRA(CF) PEN 40 MG/0.4 ML	00074055402	INFLAMMATORY CONDITIONS	Specialty		\$217,311.85	\$1.48	0.6%
3	POMALYST	POMALYST 1 MG CAPSULE	59572050121	CANCER	Specialty		\$123,887.76	\$0.85	0.3%
4	STELARA	STELARA 90 MG/ML SYRINGE	57894006103	INFLAMMATORY CONDITIONS	Specialty		\$98,804.64	\$0.74	0.3%
5	POMALYST	POMALYST 1 MG CAPSULE	59572050100	CANCER	Specialty		\$103,239.76	\$0.72	0.3%
6	COPAXONE	COPAXONE 40 MG/ML SYRINGE	68546032512	MULTIPLE SCLEROSIS	Specialty		\$90,979.20	\$0.62	0.2%
7	EPCLUSA	EPCLUSA 400 MG-100 MG TABLET	61958220101	HEPATITIS C	Specialty		\$89,712.00	\$0.61	0.2%
8	XELJANZ	XELJANZ 5 MG TABLET	00069100101	INFLAMMATORY CONDITIONS	Specialty		\$78,636.32	\$0.48	0.2%
9	XELJANZ XR	XELJANZ XR 11 MG TABLET	00069050130	INFLAMMATORY CONDITIONS	Specialty		\$58,977.24	\$0.45	0.2%
10	ACTEMRA	ACTEMRA 162 MG/0.9 ML SYRINGE	50242013801	INFLAMMATORY CONDITIONS	Specialty		\$56,719.68	\$0.42	0.2%
11	TRESIBA FLEXTOUCH U-200	TRESIBA FLEXTOUCH 200 UNIT/ML	00169255013	DIABETES	Brand		\$48,495.20	\$0.35	0.1%
12	LANTUS SOLOSTAR	LANTUS SOLOSTAR 100 UNIT/ML	00088221905	DIABETES	Brand		\$49,795.36	\$0.29	0.1%
13	ELIQUIS	ELIQUIS 5 MG TABLET	00003089421	ANTICOAGULANT	Brand		\$75,534.95	\$0.28	0.1%
14	TRIUMEQ	TRIUMEQ 600-50-300 MG TABLET	49702023113	HIV	Specialty		\$37,028.64	\$0.26	0.1%
15	CIMZIA	CIMZIA 2X200 MG/ML SYRINGE KIT	50474071079	INFLAMMATORY CONDITIONS	Specialty		\$33,972.26	\$0.24	0.1%
16	HUMALOG KWIKPEN U-100	HUMALOG 100 UNITS/ML KWIKPEN	00002879959	DIABETES	Brand		\$36,661.27	\$0.24	0.1%
17	DESCOVY	DESCOVY 200-25 MG TABLET	61958200201	HIV	Brand		\$30,164.25	\$0.20	0.1%
18	NOVOLOG FLEXPEN	NOVOLOG 100 UNIT/ML FLEXPEN	00169633910	DIABETES	Brand		\$34,799.33	\$0.19	0.1%
19	LANTUS	LANTUS 100 UNIT/ML VIAL	00088222033	DIABETES	Brand		\$29,289.06	\$0.18	0.1%
20	TOBRAMYCIN	TOBRAMYCIN 300 MG/5 ML AMPULE	00093408563	CYSTIC FIBROSIS	Specialty		\$28,844.92	\$0.17	0.1%
21	PREZISTA	PREZISTA 800 MG TABLET	59676056630	HIV	Brand		\$22,761.24	\$0.17	0.1%
22	SYMBICORT	SYMBICORT 160-4.5 MCG INHALER	00186037020	ASTHMA	Brand		\$30,961.93	\$0.16	0.1%
23	LUPRON DEPOT-PED	LUPRON DEPOT-PED 30 MG 3MO KIT	00074969403	ENDOCRINE DISORDERS	Specialty		\$21,207.08	\$0.16	0.1%
24	GENVOYA	GENVOYA TABLET	61958190101	HIV	Specialty		\$22,247.94	\$0.15	0.1%
25	VICTOZA 3-PAK	VICTOZA 3-PAK 18 MG/3 ML PEN	00169406013	DIABETES	Brand		\$19,086.88	\$0.14	0.1%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	N/A	N/A	NA
Brand	\$2.20	-8.95%	0.4%
Specialty	\$9.11	44.40%	1.7%

25 Drugs with highest year-over-year price increases

Insurer: TVHP

Table One: Breakdown by Product Name

Please list the drugs in order from highest year-over-year price increase, #1 representing the highest increase. Increases should be based be assessed on a percentage basis. Please use the AWP as of January 1, 2019.

Product Name	Labeler Name	NDC #	Therapeutic Category	Generic (G), Brand (B) or Specialty (S)	Substitute Product in alternate category	AWP	PMPM	% of Premium	% Increase
1	MOMETASONE FUROATE	MOMETASONE FUROATE 0.1% CREAM	45802025735	SKIN CONDITIONS	Generic	\$12.10	\$0.00	0.0%	382%
2	LIDOCAINE HCL	LIDOCAINE HCL 2% JELLY	17478071130	PAIN/INFLAMMATION	Generic	\$45.54	\$0.00	0.0%	303%
3	PREDNISOLONE SODIUM PHOSPHATE	PREDNISOLONE 15 MG/5 ML SOLN	00121075908	INFLAMMATION/IMMUNE DISORDERS	Generic	\$12.84	\$0.00	0.0%	127%
4	PANTOPRAZOLE SODIUM	PANTOPRAZOLE SOD DR 20 MG TAB	31722071290	HEARTBURN/ULCER DISEASE	Generic	\$3,002.24	\$0.00	0.0%	121%
5	COMP-AIR NEBULIZER COMPRESSOR	COMP-AIR NEBULIZER SYSTEM	73796045801	MEDICAL SUPPLIES	Brand	\$39.60	\$0.00	0.0%	105%
6	BISOPROLOL-HYDROCHLOROTHIAZIDE	BISOPROLOL-HCTZ 10-6.25 MG TAB	29300018901	HIGH BLOOD PRESS/HEART DISEASE	Generic	\$1,481.29	\$0.00	0.0%	52%
7	PEG 3350-ELECTROLYTE	PEG 3350-ELECTROLYTE SOLUTION	64380076921	CONSTIPATION	Generic	\$518.32	\$0.00	0.0%	50%
8	PANTOPRAZOLE SODIUM	PANTOPRAZOLE SOD DR 40 MG TAB	31722071390	HEARTBURN/ULCER DISEASE	Generic	\$13,905.17	\$0.00	0.0%	45%
9	NATURE-THROID	NATURE-THROID 97.5 MG TABLET	64727330501	THYROID DISORDERS	Generic	\$86.65	\$0.00	0.0%	37%
10	SENNA PLUS	SENNA PLUS TABLET	57896045501	CONSTIPATION	Generic	\$1.89	\$0.00	0.0%	34%
11	BISOPROLOL-HYDROCHLOROTHIAZIDE	BISOPROLOL-HCTZ 5-6.25 MG TAB	29300018801	HIGH BLOOD PRESS/HEART DISEASE	Generic	\$1,324.41	\$0.00	0.0%	30%
12	ONETOUCH ULTRA2	ONETOUCH ULTRA2 GLUCOSE SYST	53885044801	DIABETES	Brand	\$72.00	\$0.00	0.0%	27%
13	METFORMIN HCL	METFORMIN HCL 1,000 MG TABLET	60429011318	DIABETES	Generic	\$100.80	\$0.00	0.0%	21%
14	CLONIDINE HCL	CLONIDINE HCL 0.1 MG TABLET	29300013505	HIGH BLOOD PRESS/HEART DISEASE	Generic	\$97.50	\$0.00	0.0%	20%
15	IBUPROFEN	IBUPROFEN 800 MG TABLET	65162046650	PAIN/INFLAMMATION	Generic	\$104.81	\$0.00	0.0%	17%
16	RYTARY	RYTARY ER 23.75 MG-95 MG CAP	64896066101	PARKINSONS DISEASE	Brand	\$3,591.04	\$0.03	0.0%	16%
17	MUCINEX	MUCINEX ER 600 MG TABLET	63824000832	COUGH AND COLD	Generic	\$10.08	\$0.00	0.0%	16%
18	METOPROLOL-HYDROCHLOROTHIAZIDE	METOPROLOL-HCTZ 50-25 MG TAB	62332011531	HIGH BLOOD PRESS/HEART DISEASE	Generic	\$699.84	\$0.01	0.0%	14%
19	NP THYROID	NP THYROID 60 MG TABLET	42192033001	THYROID DISORDERS	Generic	\$282.43	\$0.00	0.0%	14%
20	NP THYROID	NP THYROID 90 MG TABLET	42192033101	THYROID DISORDERS	Generic	\$369.84	\$0.00	0.0%	14%
21	METHOCARBAMOL	METHOCARBAMOL 750 MG TABLET	69543013510	MUSCLE RELAXANT	Generic	\$59.81	\$0.00	0.0%	13%
22	NEOMYCIN-POLYMYXIN-HC	NEOMYCIN-POLYMYXIN-HC EAR SUSP	61314064511	EAR INFECTION	Generic	\$93.77	\$0.00	0.0%	12%
23	CLONIDINE HCL	CLONIDINE HCL 0.2 MG TABLET	29300013601	HIGH BLOOD PRESS/HEART DISEASE	Generic	\$217.98	\$0.00	0.0%	12%
24	SF 5000 PLUS	SF 5000 PLUS CREAM	60258015001	THROAT/MOUTH CONDITIONS	Generic	\$33.32	\$0.00	0.0%	12%
25	DEXAMETHASONE	DEXAMETHASONE 4 MG TABLET	00054418425	INFLAMMATION/IMMUNE DISORDERS	Generic	\$789.15	\$0.00	0.0%	11%

Table Two: Breakdown by Category

For the 25 prescription drugs listed in Table One, provide the weighted PMPM by drug category and the % change from last year's filings.

	PMPM	% Change	% of Premium
Generic	\$0.015	-56.67%	0.0%
Brand	\$0.028	45.92%	0.0%
Specialty	N/A	N/A	NA

Pharmacy Trend: Impact on Premiums

Insurer: TVHP			
Table One: Please provide a breakdown of the total cost of pharmacy on overall premiums for all filings under review.			
	PMPM	% Change	% of Premium
Generic	\$2.26	-14.89%	0.4%
Brand	\$6.80	-2.45%	1.3%
Specialty	\$10.81	13.27%	2.1%
Table Two: Please provide the overall pharmacy trend for all filings under review.			
	PMPM	% Change	% of Premium
Pharmacy Trend	\$19.87	3.65%	3.8%

Attachment 2 Pharmaceutical Supply Chain: Flow of Prescription Drugs and Money

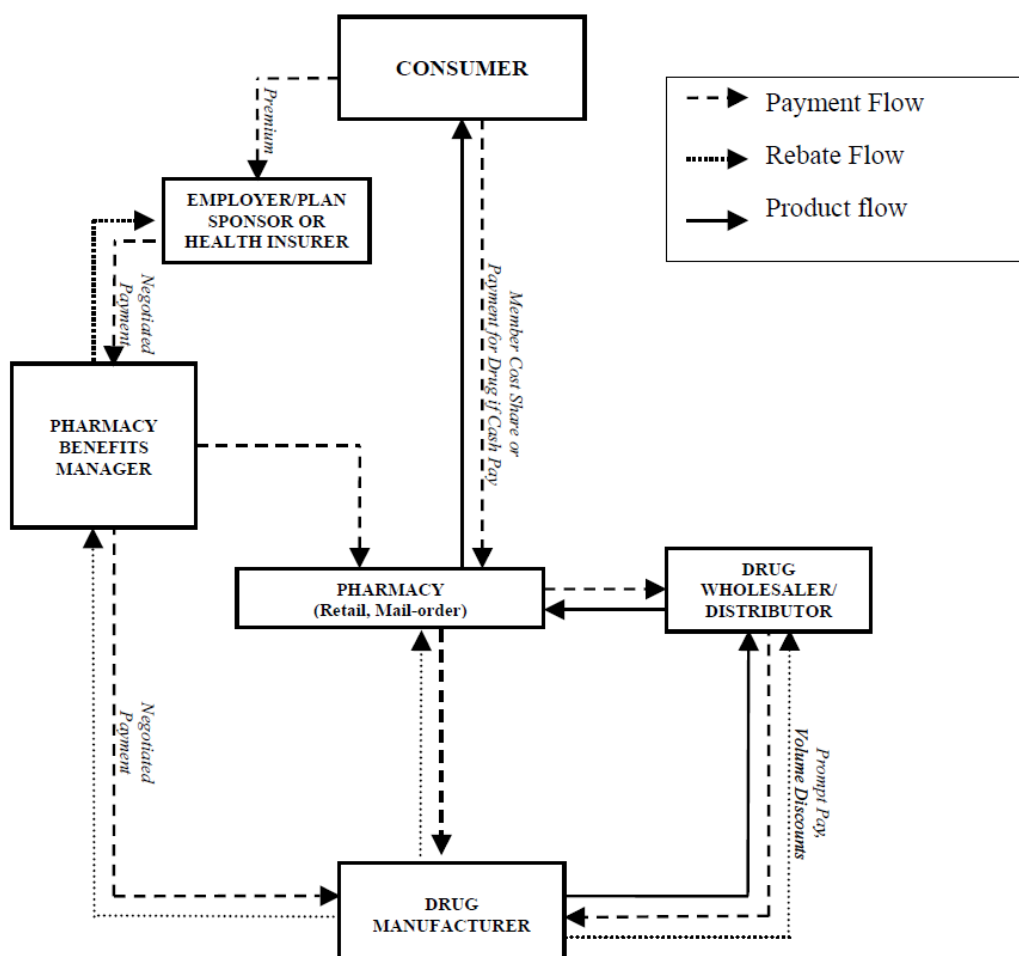
Carriers subject to the reporting requirement were asked to provide a brief description of the following:

Explain the flow of prescription drugs and money from the manufacturer to your company's customers.

In this explanation, please include:

1. *The role of each industry segment involved in the supply chain process (manufacturer, wholesaler distributor, pharmacies, pharmacy benefit managers, etc).*
2. *The flow of funds between each industry segment, including stages at which discounts and rebates are negotiated.*
3. *How does your company determine AWP? For example, does your company subscribe to a commercial drug information price database, and if so, please provide the name of that company.*

Below is diagram of a typical pharmaceutical supply chain⁵ and the answers to these questions from each carrier.



⁵ [The Kaiser Family Foundation: Follow the Pill: Understanding the U.S. Commercial Pharmaceutical Supply Chain](#)

MVP

Flow of prescription drugs and money from the manufacturer to customers

Explain the flow of prescription drugs and money from the manufacturer to your company's customers. In this explanation, please include:

1. The role of each industry segment involved in the supply chain process (manufacturer, wholesaler distributor, pharmacies, pharmacy benefit managers, etc).

CVS Caremark is the PBM for MVP Health Care.

CVS Caremark contracts directly with network pharmacies. Twice a month, CVS Caremark bills MVP for claims adjudicated through network pharmacies. Rates between the PBM and the Health Plan are negotiated upon contract renewal.

2. The flow of funds between each industry segment, including stages at which discounts and rebates are negotiated.

CVS Caremark conducts a comprehensive assessment of multiple factors including the pipeline, overall category and price trends, and evolving evidence based care standards in addition to monitoring the competitive landscape when making decisions related to contract negotiations. We take a holistic approach and look at total cost for the client, not just price for an individual drug. To help ensure clinical integrity, our strategies are closely reviewed and approved by our independent CVS Caremark P&T committee.

CVS Caremark contracts with drug manufacturers for pharmaceutical rebates, which are shared with MVP Health Care. CVS Caremark remits to MVP earned rebates quarterly upon collections. Rates and rebates between the PBM and the Health Plan are negotiated upon contract renewal.

3. How does your company determine AWP? For example, does your company subscribe to a commercial drug information price database, and if so, please provide the name of that company.

The CVS Caremark source of Average Wholesale Price (AWP) data is Medi-Span. We load AWP updates to the system on a daily basis.

BCBSVT/TVHP

Flow of prescription drugs and money from the manufacturer to customers

Pursuant to 18 V.S.A. §4636, please provide the following information and data:

1. Explain the flow of prescription drugs and money from the manufacturer to your company's customers. In this explanation, please include:

a. The role of each industry segment involved in the supply chain process (manufacturer, wholesaler distributor, pharmacies, pharmacy benefit managers, etc).

Industry Roles

- a. Manufacturers – They develop, get FDA approval for and manufacture the drugs
- b. Wholesalers – They distribute the drugs to the pharmacies
- c. Pharmacies – They dispense the medications to the patients and submit the claim to the PBM for reimbursement
- d. Pharmacy Benefit Managers (PBM) – They process the claims on behalf of the health plans
- e. Health Plans – They decide what the pharmacy benefits and utilization management programs will be

b. The flow of funds between each industry segment, including stages at which discounts and rebates are negotiated.

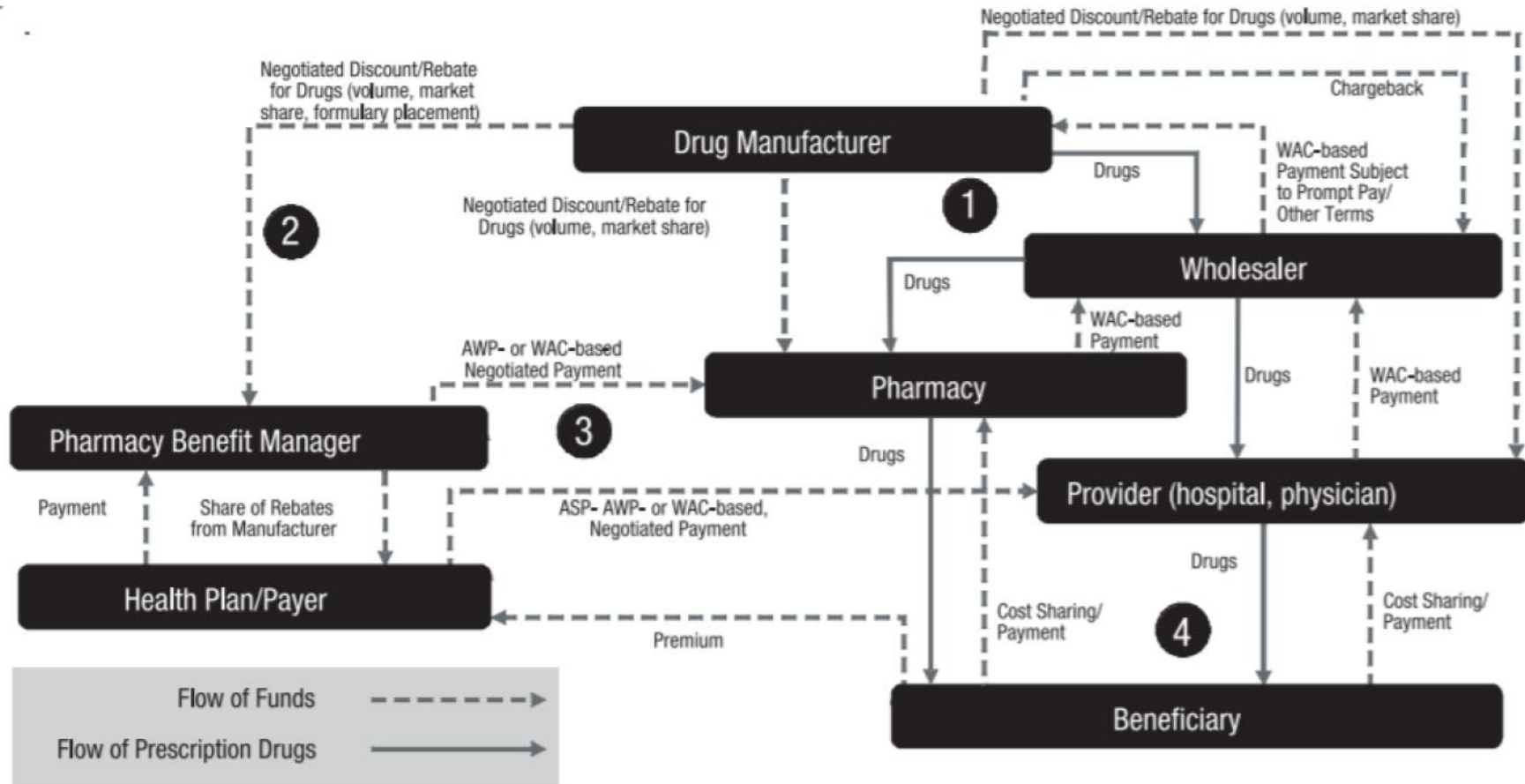
Please see the attached file titled "Pharmacy Industry Cash Flow Diagram" (page 21 of report).

c. How does your company determine AWP? For example, does your company subscribe to a commercial drug information price database, and if so, please provide the name of that company.

AWP is published by Medi-Span which is a company owned by Wolters Kluwer.

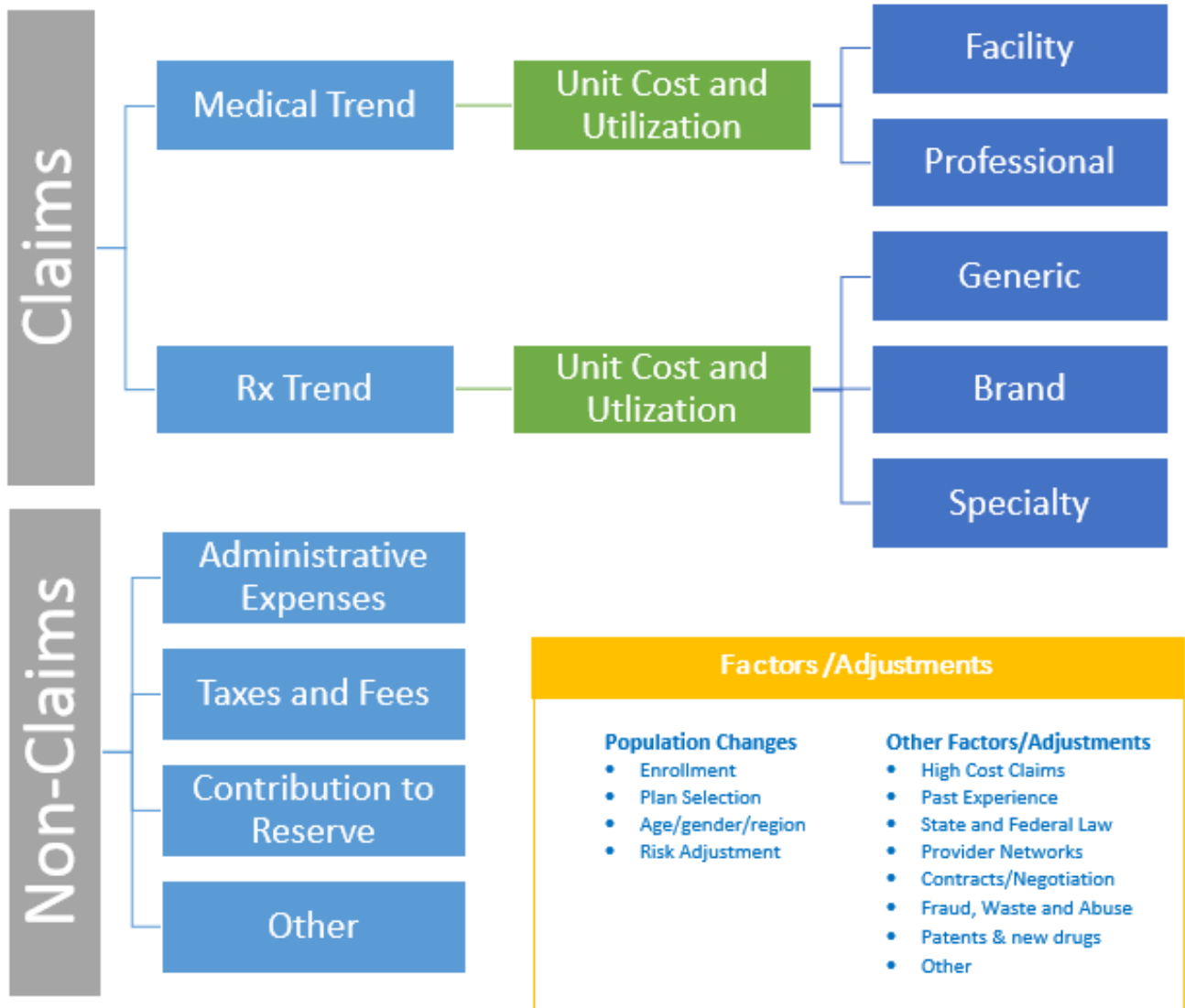
BCBSVT Pharmacy Industry Cash Flow Diagram

Drug Distribution Model



Attachment 3 Components of Commercial Insurance Premiums

The following diagram shows the basic components of commercial insurance premiums. Approximately 85-92% of premium costs are a result of claims costs. The remainder is attributable to non-claims costs such as administrative expenses, taxes and fees, and contribution to reserves. Prescription drugs are accounted for in the Rx Trend section of the Claims component.



Attachment 4
Act 193 of 2018

Sec. 8. 18 V.S.A. § 4636 is added to read: § 4636. IMPACT OF PRESCRIPTION DRUG COSTS ON HEALTH INSURANCE PREMIUMS; REPORT

(a)(1) Each health insurer with more than 1,000 covered lives in this State for major medical health insurance shall report to the Green Mountain Care Board, for all covered prescription drugs, including generic drugs, brand-name drugs, and specialty drugs provided in an outpatient setting or sold in a retail setting:

- (A) the 25 most frequently prescribed drugs and the average wholesale price for each drug;
- (B) the 25 most costly drugs by total plan spending and the average wholesale price for each drug; and
- (C) the 25 drugs with the highest year-over-year price increases and the average wholesale price for each drug.

(2) A health insurer shall not be required to provide to the Green Mountain Care Board the actual price paid, net of rebates, for any prescription drug.

(b) The Green Mountain Care Board shall compile the information reported pursuant to subsection (a) of this section into a consumer-friendly report that demonstrates the overall impact of drug costs on health insurance premiums. The data in the report shall be aggregated and shall not reveal information as specific to a particular health benefit plan.

(c) The Board shall publish the report required pursuant to subsection (b) of this section on its website on or before January 1 of each year.

Copy of Request Data Form

Green Mountain Care Board
Impact of Prescription Drug Costs on Health Insurance Premiums
Request for Data

Pursuant to 18 V.S.A. § 4636, please provide the following information and data:

1. Explain the flow of prescription drugs and money from the manufacturer to your company's customers. In this explanation, please include:
 - a. The role of each industry segment involved in the supply chain process (manufacturer, wholesaler distributor, pharmacies, pharmacy benefit managers, etc.).
 - b. The flow of funds between each industry segment, including stages at which discounts and rebates are negotiated.
 - c. How does your company determine AWP? For example, does your company subscribe to a commercial drug information price database, and if so, please provide the name of that company.

2. Using the attached form, demonstrate the overall impact on premiums for all covered prescription drugs in the 4 categories listed below. All covered prescription drugs include generic drugs, brand-name drugs, and specialty drugs provided in an outpatient setting or sold in a retail setting. The requested information is limited to rates reviewed by the Green Mountain Care Board (fully-insured individual, small group and large group):
 - a. 25 most frequently prescribed drugs and the average wholesale price for each drug;
 - b. 25 highest priced drugs by total plan spending and the average wholesale price for each drug;
 - c. 25 drugs with the highest year-over-year price increases and the average wholesale price for each drug; and
 - d. A breakdown of the total cost of pharmacy on overall premiums and the overall pharmacy trend for all filings under review.

Instructions

- a. Review is limited to filings reviewed by the Green Mountain Care Board: fully-insured individual, small group and large group plans. Please calculate requested data based on the sum of subject filings.
- b. The average wholesale price should be reporting according to its cost on January 1, 2019.
- c. Indicate the National Drug Code for each product.
- d. Submit to the Green Mountain Care Board no later than November 15, 2019 to Christina McLaughlin (Christina.McLaughlin@vermont.gov).