

### **Stop! I Don't Want Your Discount.**

A Medicare beneficiary brought this situation to our attention recently and with this person's permission, we want to make everyone aware.

The beneficiary selected a new Medicare drug plan for 2021 and had a prescription filled on January 3, 2021 at a CVS pharmacy. He noticed that the pharmacy charged the prescription to the new drug plan. Several weeks later, he had a new prescription at the same CVS pharmacy with a co-pay of \$54 and since he was still in the deductible phase of his coverage he assumed that the prescription was being charged to the new drug plan.

Two weeks later he had a prescription refill with a co-pay of \$197. He paid the copay assuming that he was about done with the deductible for the year. As he was leaving the pharmacy, he noticed on the Prescription Information receipt stapled to the outside of the bag that the insurance information (in very small print) indicated that it was SingleCare which is a discount drug card and not his Medicare drug plan.

He immediately went back into the pharmacy and asked for an explanation and was told that SingleCare is a discount drug card and it was probably better pricing. He asked what the copay would be under his drug plan and they told him it was \$177 which was \$16 less. He requested that they reprocess the prescription which they did and refunded the difference.

Returning home, the beneficiary looked at the receipt he received for the prescription he had filled two weeks earlier and found that it too, had been priced using a SingleCare discount card. Returning to CVS the next day, he asked for an explanation and was told that either the drug was not covered under his plan or SingleCare discount was less expensive. He asked to have the claim reprocessed and found that the drug was covered and the co-pay was \$3 and not \$54 which was an overcharge of \$51. CVS refunded the difference.

Both charges using SingleCare were done without the permission of the beneficiary.

Two weeks later, the beneficiary received SingleCare discount cards in the mail that are only good at CVS. He did not request the cards. CVS released his private information to SingleCare without the beneficiary's permission.

#### **Lessons learned:**

Do not assume that discount drug cards are always the best pricing. In some situations, there may be a savings and in others, it may be more expensive. The word "discount" does not always mean lowest price.

Check the detailed receipt that comes with the prescription to be sure they are charging your drug plan. When in doubt, question the pharmacy and don't be afraid to call your drug plan if you are confused.

This situation has been reported to the North Carolina Department of Insurance and the Consumer Affairs area of the Attorney General's Office. If this has happened to you, contact the Council on Aging at 828-277-8288 or file a consumer complaint with the Attorney General's office.