

Rx PAY CARD FREQUENTLY ASKED QUESTIONS



Health Plan Administrators  www.hpainsurance.com

How soon can I save on my prescriptions?

The effective date is the day after HPA's administrative office receives your application and your first month's payment. Your identification card and Member Enrollment Kit are instantly issued online. A complete drug list is available at www.hpainsurance.com.

What is a generic drug?

Once a patent on a brand name drug expires, other drug companies may make a generic version of the drug, with the approval of the Food and Drug Administration (FDA). The FDA's standards for quality are the same for all manufacturers. This means the generic drug contains the same active ingredients as the brand name whose patent has expired, and that it is safe, potent and effective.

How can I keep my Rx drug costs down?

The use of generic prescription drugs, whenever available, is most cost effective. Don't be shy; discuss your prescription options with your doctor. Ask whether an alternative, less expensive option would work for your condition.

How will I know if a generic is available?

Simply ask your local pharmacist or call the customer service department to find out about generic equivalents for your prescription. Also ask your doctor to prescribe generics whenever possible and appropriate. (Your new member packet will include helpful materials you can share with your doctor.)

How do brand name and generic drugs differ?

The brand name is the trade name under which the product is advertised and sold, and is protected by patents so that it can only be produced by one manufacturer for a predetermined number of years. Once a patent expires, other companies may manufacture a generic equivalent, providing they follow stringent FDA regulations for safety. Generic drugs are drugs for which the patent has expired, allowing other manufacturers to produce and distribute the product under a generic name. Generics are essentially a chemical copy of their brand name equivalents. The color or shape may be different, but the active ingredients must be the same for both. The list contains a wide range of generic and brand name preferred products that have been approved by the FDA.

by a team of physicians and pharmacists. The preferred drug list contains a wide range of generic and brand name preferred products that have been approved by the FDA. Your doctor can use this list to select medications for your healthcare needs, while helping you to maximize your prescription drug benefit. A medication becomes a preferred drug based on safety and efficacy, then on cost-effectiveness.

What if the drug I am taking is not discounted?

If you are currently taking a medication that has similar active ingredients or is used to treat the same conditions as the preferred brand drugs on the Rx Pay Card product guide, it will still be discounted. You will pay the negotiated price for that drug. To take advantage of the potential program savings on listed preferred drugs, you should ask your pharmacist (where regulations permit) or a doctor to change your medication, where medically appropriate, to a less expensive product listed in the product guide.

How do preferred and non-preferred drugs differ?

A preferred brand name drug is a medication that has been reviewed and approved by a group of physicians and pharmacists, and has been selected for preferred status based on its proven clinical and cost effectiveness. A non-preferred brand name drug is a medication that has been reviewed by the same team of physicians and pharmacists who determined that a clinically equivalent alternative drug that is most cost effective is available. These designations may change as new clinical information becomes available.

Is the Rx Pay Card available for child only use?

Yes, the Rx Pay Card is for a child only (no adults will be using the card), list the child's name and information as the applicant. The parent and legal guardian must sign the enrollment form.

What pharmacies are included in the network?

The Rx Pay Card is accepted at more than 55,000 pharmacies throughout the United States. The network includes pharmacy chains such as CVS, RiteAid, Medicine Shoppe, Walgreens, Wal-Mart and more, as well as thousands of independent pharmacies throughout the country.

Is the Rx Pay card available in all states?

The Rx Pay Card is available in all states except California.



Life changes.  has you covered.