

NACo PRESCRIPTION DISCOUNT CARD PROGRAM **FACT SHEET**

The NACo drug discount card program helps consumers save money on their prescription What It Is:

medications any time their prescriptions are not covered by insurance. The free cards are distributed in the sponsoring county and may be used at any participating retail pharmacy. The

discount card is not insurance.

Savings: Savings average 20 percent; some discounts may be more, and some less, depending on the

> drug and quantity purchased. Cardholders are eligible for higher discounts on a three-month supply of some medications through mail service. Cardholders also can save on pet prescriptions

at participating retail pharmacies.

Who It's For: The cards may be used by all county residents, regardless of age, income or existing health

coverage. There is no enrollment form, no membership fee and no restrictions or limits on frequency of use. Cardholders and their family members may use the card any time their

prescriptions are not covered by insurance.

What It Costs: Unlike many other card programs, there is no enrollment cost or membership fee. The cardholder

pays the negotiated discount price or the pharmacy's retail price, whichever is lower. The average

discount is 20 percent.

Participating More than 59,000 pharmacies nationwide accept the card, including most chain Pharmacies:

pharmacies and many independents. Wal-Mart pharmacies participate in the program.

Additional The program has a safety feature that alerts pharmacists when one drug may conflict with Benefits:

another medication the cardholder is taking, if the prescriptions were obtained with the NACo

discount card.

The NACo discount card program remains a useful option now that Medicare Part D has been

implemented. For example, the card can be used when a Medicare Part D plan doesn't cover a

drug.

About **CVS Caremark:** The program is administered by CVS Caremark, which has broad experience in managing drug discount card programs for sponsoring clients. CVS Caremark negotiates with pharmacies to offer

a discount off their retail prices. Most pharmacies contract to participate because it draws

customers to their stores. CVS Caremark derives revenue from the program in the form of a small fee that the pharmacy pays on each transaction. The fee is a small fraction of the total transaction

amount.