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☞ Details: Hearing held in Madison, Wisconsin on September 27, 2006.

(FORM UPDATED: 08/11/2010)

WISCONSIN STATE LEGISLATURE ... PUBLIC HEARING - COMMITTEE RECORDS

2005-06

(session year)

Senate

(Assembly, Senate or Joint)

Select Committee on Health Care Reform...

COMMITTEE NOTICES ...

- Committee Reports ... **CR**
- Executive Sessions ... **ES**
- Public Hearings ... **PH**

INFORMATION COLLECTED BY COMMITTEE FOR AND AGAINST PROPOSAL

- Appointments ... **Appt** (w/Record of Comm. Proceedings)
- Clearinghouse Rules ... **CRule** (w/Record of Comm. Proceedings)
- Hearing Records ... bills and resolutions (w/Record of Comm. Proceedings)
 - (**ab** = Assembly Bill) (**ar** = Assembly Resolution) (**ajr** = Assembly Joint Resolution)
 - (**sb** = Senate Bill) (**sr** = Senate Resolution) (**sjr** = Senate Joint Resolution)
- Miscellaneous ... **Misc**

* Contents organized for archiving by: Stefanie Rose (LRB) (August 2012)

BidRx, LLC



Go to www.BidRx.com

- Click on “how it works” in the lower left corner of the home page.
- Watch a brief tutorial on the amazing new marketplace for prescription drugs
- Start an auction and get immediate savings on your prescriptions
- When registering without a benefit sponsor on BidRx.com enter FWM in the referral code box to begin using BidRxsm immediately

A REAL MARKETPLACE: COMPARE BEFORE YOU CHOOSE.

Nearly every item you buy, from ketchup to lawn mowers to cars, involves comparison shopping. You learn about options, compare prices and features, and make choices. After that, you search for the best place to buy the product or service. That's a real marketplace.

Suppose that sort of marketplace was available for prescription drugs? What if you and your doctor could learn about similar treatment options from different pharmaceutical companies, discover the price for each option, and get competition from pharmacies for your business. You and your doctor would decide on the best therapy at the best price after you have information to compare options.

That marketplace is here. It's at www.BidRx.com. You learn about treatment options, get information from drug companies and independent sources for selection of the best drug therapy, get competition from pharmacies for the best services and prices, and you and your doctor choose what's best for you.

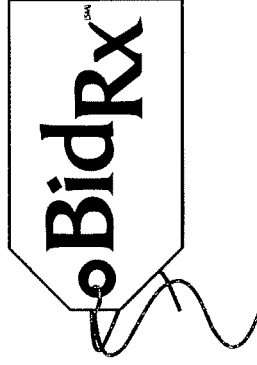
Best medications, best services, best prices: that's the promise of BidRxsm.

WHAT ELSE SHOULD I KNOW?

Registration and use of BidRxsm is FREE for you and your doctor.

Even if you have a prescription drug card, your total prescription cost through BidRxsm could be lower than your co-payment. Shop and compare before you buy.

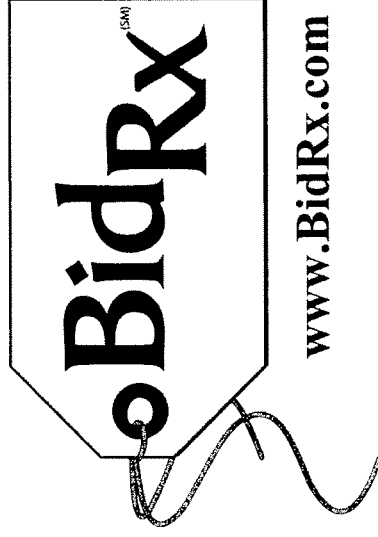
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Power over Prescription Prices!



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**Get competition for your
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leaving home. When drug
companies compete, you
save. When pharmacies
compete, you save again.
Shop and compare before
you buy.**

A REAL MARKETPLACE: COMPARE, THEN CHOOSE.

Nearly every item purchased in America, from ketchup to lawn mowers to cars involves comparison shopping. Options, prices, features and benefits are known before a choice is made. After that, consumers search for the best place to buy the product or service. That's a real marketplace.

Suppose that sort of marketplace was available for prescription drugs? What if employees and doctors could learn about similar treatment options from different pharmaceutical companies, discover the price for each option, and get competition from pharmacies for prescription fulfillment? Patients and doctors would decide on the best therapy at the best price after comparing available options.

That marketplace is here. It's at www.BidRx.com. Your employees use the BidRx marketplace to make informed decisions about their health care. Best medicines, best services, best prices.

Middlemen (benefit managers) are no longer necessary. Use the power of the BidRx marketplace to get competition directly from pharmaceutical companies and pharmacies.

WHAT ELSE SHOULD I KNOW?

BidRxsm is a real functional marketplace like that for nearly every other product or service.

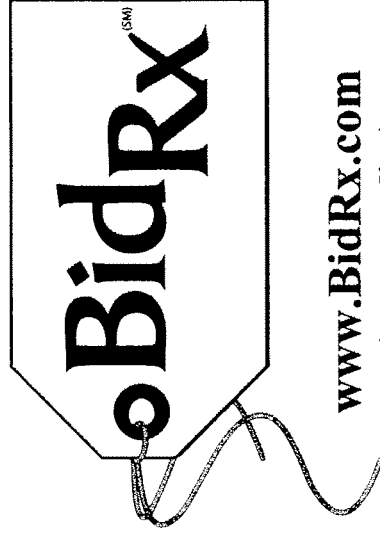
Finally, open, transparent choice has come to health care – right down at the treatment level where it can influence value and cost.

All you need is a benefit design where employees make the right choices after considering available options and learning about cost consequences. Adopt a benefit that uses the power of BidRxsm; consider CDH (Consumer Directed Healthplans), co-insurance, TMAX (Therapeutic Maximum), or one of the many other options available in the new marketplace.

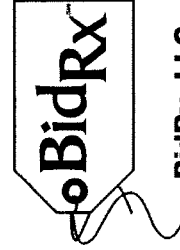
Selecting benefit administrators (PBM, TPA, etc.) based on the size of the benefit administrator rebates continues high drug costs because only expensive drugs are rebated. Don't pay \$100 dollars to get a \$20 rebate; you're better off paying \$22 with no rebate.

Let the Power of BidRxsm work for your business and your employees – today and every day!

Employer Power over Prescription Benefit Costs!



www.BidRx.com
(patent-pending)



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**Decrease drug benefit costs
by allowing employees to
comparison shop before
they buy. Show employees
the consequences of their
decisions before they
choose.**

RELEVANT INFORMATION

Ever have patients ask about drugs that are similar to the prescription they take and if any would be less expensive? How many times have you been asked about prescription costs or plainly told that costs are too high? Pharmacists and doctors don't usually have the information to answer patients' questions about product selection and cost.

Those days are over. BidRxsm is here to answer the tough questions directly for consumers or through pharmacists and prescribers. Answers can be found on www.BidRx.com.

You have an opportunity to be a better patient advocate by assisting consumers with BidRxsm – and you can charge for the service.

It's your choice.

PROBLEMS DISAPPEAR

- No claims adjudication
- No rejects
- No formularies or PAs
- No price spread
- No calls about drug coverage

BidRxsm is a web-based, competitive, electronic marketplace (CEMsm) for all 4.5 billion prescriptions filled in the U.S. annually. Pharmacies get access to consumers in their local area and to consumers across the whole country if enrolled as a mail order pharmacy. Don't miss a chance to market your pharmacy to current and/or potential customers – all of them – when they are looking for the pharmacy that fits their needs best.

Let the power of BidRxsm work for you today and every day!

Contact us at:

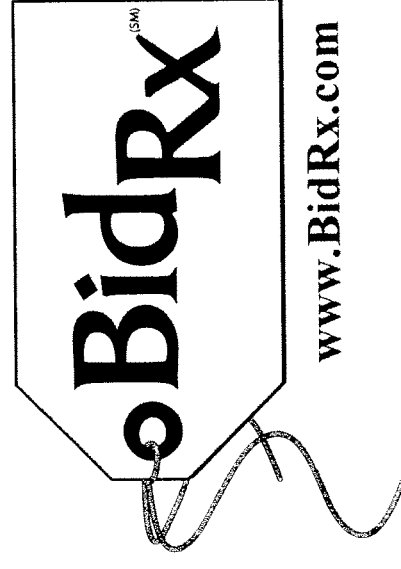
PharmacyServices@BidRx.com.

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Suite 220
Oshkosh, WI 54904

920.230.6200

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The New Marketplace for Prescriptions



www.BidRx.com

NEW KNOWLEDGE

Ever have patients ask questions about their prescription costs? Questions like:

- How much will this drug cost me?
- Is there a different drug, cheaper but just as effective, you can prescribe?
- What pharmacies have the services I need and the best prices?

BidRxsm is here to answer many of these questions directly – for you and your patients. Go to www.BidRx.com. It's available now.

You can be a better patient advocate by assisting your patients with BidRxsm – and by choosing the most cost-effective therapies for them.

NEW EFFICIENCIES

- No surprises about drug costs
- No calls about drug coverage
- No formularies to consider
- No Prior Authorization calls
- No cost for electronic prescription orders
- Prescription prices & pharmacy services are known
- Patients grant access to their drug records

BidRxsm is a web-based, competitive, electronic marketplace (CEMsm) for all 4.5 billion prescriptions filled in the U.S. annually. Prescribers get access to all drug products from all pharmaceutical companies; get a list of similar products; get information on therapeutics & safety; get samples; get special offers from pharmaceutical companies for your patients; get price comparisons specific to patients' benefit plans when their employers are enrolled in BidRxsm; and still make the final decisions. Don't miss a chance to choose the most cost-effective therapy for your patients.

Let the Power of BidRxsm work for you and your patients today and every day!

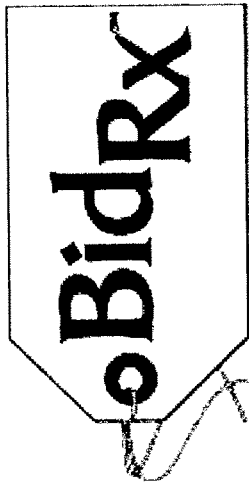
Contact us at:

PrescriberServices@BidRx.com.

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www.BidRx.com

Get control over prescription choices and costs



www.BidRx.com
(patent-pending)

Get complete patient specific information at the point of decision. When drug companies compete, your patient saves. When pharmacies compete, your patient saves again. Be a patient advocate.

BIDRXSM GETS SAVINGS THROUGH COMPETITION!

If you are going to treat your patient for heartburn or acid reflux, you should learn about similar drug products, including prices, so the best medicine can be prescribed at the best price. Notice the difference in cost from the table below? You could prescribe Aciphex, which would cost your patient a maximum of \$139, or Prilosec OTC, which would cost a maximum of \$22. The price differences are real and dramatic; you need this information to start or change therapy.

Table of Similar Drug Products for Aciphex

Drug	Qty	Max Cost	Coupon	Max U-Pay
Prilosec OTC 20mg	30	\$22	\$0	\$22
Omeprazole 20mg	30	\$64	\$0	\$64
Prevacid 15mg	30	\$95	\$0	\$95
Protonix 20mg	30	\$112	\$0	\$112
Nextium 20mg	30	\$139	\$25	\$114
Aciphex 20mg	30	\$139	\$0	\$139

Samples Available

Prilosec OTC 20mg	30	N/A	N/A	\$0
Nextium 20mg	30	N/A	N/A	\$0

PHARMACIES COMPETE TO FILL RXS

Pharmacies want business. Neighborhood pharmacies & mail order pharmacies are competing now to fill prescriptions and more are joining the BidRxSM marketplace.

With BidRxSM, patients get bids from pharmacies in their local area or across the U.S. when mail order is included. Patients choose the best pharmacy. If a local pharmacy isn't bidding, tell them about BidRxSM so they can compete, too.

Table of Bids from Pharmacies

Pharmacy	Price	Service	Service Cost	U-Pay
Ken's Website Map-It	\$18.13	Delivery	\$0	\$18.13
Jim's Website Map-It	\$19.29	DriveUp Window	\$0	\$19.29
Jen's Website Map-It	\$20.17	24 Hour Service	\$0	\$20.17
Andy's Website Map-It	\$21.99	24 Hour Service	\$0	\$21.99
Nancy's Website Map-It	\$22.00	DriveUp Window, 24 Hour Service	\$0	\$22.00

Savings from using BidRxSM:

1st. Aciphex to Prilosec OTC: \$139 - \$22 = \$117;
2nd. Prilosec OTC @Ken's: \$22 - \$18.13 = \$ 3.87;

Total Savings: \$117 + \$3.87 = \$120.87

WHY REGISTER ON BIDRXSM?

Your patients have direct access to all the same information at www.BidRx.com.

Choose the most cost-effective therapy, and let BidRxSM send your prescription order to the pharmacy selected by your patient. Help patients learn about BidRxSM so both of you can use it to find the most cost-effective medicines and the best pharmacy. Market your use of BidRxSM for patients and differentiate yourself from other physicians. Order prescription samples through the BidRxSM marketplace. Help your patients get the best drugs & best services at the best prices.

WHAT DOES IT COST?

Prescribers and patients use BidRxSM without charge; no hidden costs.

Discounts given by pharmaceutical companies and pharmacies pass directly through to patients and payers.

It's available for you and your patients now.

Register online at www.BidRx.com or contact PrescriberServices@BidRx.com for more information.

Gingrich Discusses Health Care

By JOSH POLTILOVE jpoltlove@tampatrib.com

Published: Mar 15, 2006

TALLAHASSEE - Former House Speaker Newt Gingrich told the Florida Legislature on Tuesday that the national health care system requires drastic reform, with new technology to better serve patients.

Gingrich asked the state House to continue working toward building a strong statewide system. He said visionaries should use Internet companies such as Google, eBay and Travelocity as models, allowing patients to examine prices for drugs or operations.

"I would like everybody on Medicare to go to a Web site just like Travelocity, find the real price of drugs, find a range of choices," he said. "I would encourage them to look at over-the-counter, at generic and at branded, and I would encourage them to negotiate."

Gingrich spoke to the House about medical technology as part of a health summit. He said a patient should be able to examine his or her medical records online, as should his or her doctors. The system might have glitches at first, he said, but the lack of information online puts patients at risk. To make the technology possible, laws must change, he said.

"Current federal law is stunningly stupid and destructive because it blocks hospitals from giving away electronic health records to doctors," he said.

In many ways, he said, Florida is the nation's most innovative state in health care.

Stephen Klasko, dean of the University of South Florida's College of Medicine, said at a news conference in Tallahassee on Tuesday that the university is working to add some of the electronic innovations Gingrich says are necessary.



USF plans to break ground this month on the first of two outpatient clinics, called Centers for Advanced Healthcare. The \$27 million South Clinic Facility will be a 126,000-square-foot medical office building adjacent to Tampa General Hospital.

In designing the clinics, USF considered what technology to add that will be useful 10 years from now, Klasko said.

House Speaker Allan Bense, R-Panama City, said the update and Gingrich's speech were enlightening.

"As speaker of the Florida House, you have to fly at 30,000 feet to see the bigger picture," Bense said. "That guy is at 60,000 feet. He sees the larger picture all over the country and all over the world, and I was very impressed with his knowledge of health care issues."

Generic drug prices differ between stores Updated: 02/21/2006 01:27:47 PM

VIDEO |  Print Story |  Email to a Friend

A 5 EYEWITNESS NEWS Investigation reveals that there is often a large difference between what pharmacies pay for generic drugs – and what consumers pay.

We compared prices for generic medication for high blood pressure, hypertension and diabetes, from large and small pharmacies throughout the metro.

The result: the difference between wholesale prices paid for 'generics' by pharmacies and retail prices is often as large as 300 to 600 percent.

A prescription of 30 Enalapril/10 milligrams – a blood pressure medication – costs pharmacies \$2.19. The average retail price we found was \$17.30 – more than three times the difference.

Thirty tablets of a generic heart medication Atenolol/50 milligrams cost pharmacies \$1.95. The average retail price was \$9.38 -- \$7 over wholesale.

Some pharmacists agree. "Drug prices are outrageous in this country," says Tom Sengupta of Schneider's Drugs.

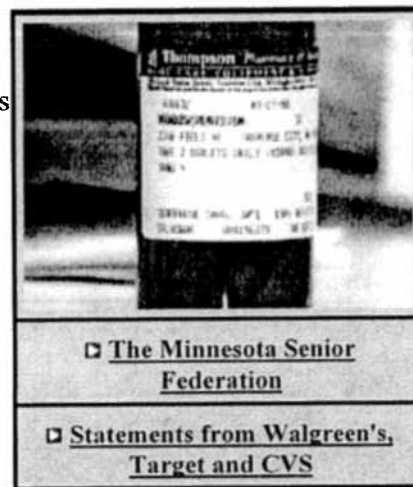
However, Dr. Stephen Schondelmeyer of the Prime Institute of the University of Minnesota says pharmacies are not to blame. "In general, pharmacies aren't really part of the problem," he says.

"That's a pretty phenomenal difference," exclaimed Lee Graczyk of the Minnesota Senior Federation.

Pharmacists say comparisons between wholesale and retail prices for generics are difficult to make. "When you talk percentage mark-up, it just doesn't work," says pharmacist John Heoschen. "Pharmacists charge for more than pills – for being the billing agent, the educator, the drug resource man, the stocker of the product. We have \$300,000 of inventory we're sitting on."

Dr. Steven Schondelmeyer, who is also a pharmacist, researches drug prices at the University. He says a pharmacist in Minnesota charges \$8 to \$10 to dispense a prescription.

"I get the medicine off the shelf, put it in the prescription vial, prepare the label, check the label and advise you on how to use the medicine," says Schondelmeyer.



Our investigation revealed that Walgreen's charged the largest difference between wholesale and retail generics – on average more than 600 percent more. Snyder's and CVS both averaged over 500 percent more.

We found the medications at independent pharmacies to be about 300 percent more.

That has some questioning why the economics of generic drug prices seems to favor smaller operations over larger chains.

Lee Graczyk of the Minnesota Senior Federation agrees with that conclusion. "Your statistics and even ours show that not to be the case. That kind of defies logic," he says.

Consumers would save money by comparing prices. We found large differences in lowest to highest prices for all six generic medications we compared – some as high as \$30 to \$40 per prescription.

Walgreen's and CVS both said in written statements their prices reflect high levels of service and convenient store locations.

TIMES Ledger.COM

04/27/2006

Mail order drug plans hurt bottom line: Kinray owner

By Scott Sieber

The Whitestone pharmaceutical distributor that operates in seven states and amassed \$3.5 billion in revenues over the last 20 years is expanding into yet another arena - politics. Kinray Pharmaceuticals, joined with area pharmacies at a City Council hearing Tuesday to protest the advent of mandatory mail order prescriptions as an alternative to local pharmacies.

Stewart Rahr, chief executive officer and sole owner of Kinray, said his business is being crushed daily by service providers called pharmacy benefits managers, whom he describes as "middlemen" that can require health plans to use mandatory mail orders for prescription drugs as opposed to local pharmacies.

"If this continues the way it's going, people will not be able to walk into their neighborhood pharmacies," he said during an interview last week at his Whitestone headquarters. "It will be obsolete. They're losing their customers. People are losing their bread and butter: retail pharmacies. I distribute only to retail pharmacies in seven states. If they're gone, I'll be gone."

Whitestone pharmacist Joe Isaakidis of Harpell Chemist said mandatory mail orders could also possibly put him out of business. He called them a monopoly, although it is a small group of pharmacy benefit managers (pbms) who control the majority of the orders.

PBMs, he said, are generally known as private companies that act as benefit managers for health care policy holders.

"I'm fine when it's a fair playing field," he said. "They put a Walgreens up the street and I advertised more, but when people are forced, ultimately it's the patient that suffers."

Harpell Chemist has been in business for 100 years in Whitestone. As the baby boomers get older, prescription pharmacists become more important, he said, but if pbms demand mail order pharmacies, stores like his could not fill out the prescriptions of neighbors.

"The patients don't like it," he said. "There's a certain degree of personalized attention. You need to know who's filling your prescription."

At the hearing of the Civil Service and Labor Committee, headed by City Councilman Joseph Addabbo (D-Howard Beach), members passed a resolution in support of state legislation that would require "freedom of choice," he said.

City Councilman David Weprin (D-Hollis) also attended the hearing and conceded that many city unions are using mail order plans.

"Over the phone contact with a pharmacist cannot take the place of face-to-face contact," Weprin said. "The lapse in time between the ordering of a drug through the mail order company and arrival of that drug can sometimes disrupt a patient's necessary prescription intake."

In a statement from Addabbo, he cited the National Legislative Association on Prescription Drug Prices as saying "there is strong evidence that some third-party program administrators, aka, pbms, market plans at one price to pharmacists and another price to the purchasers and pocket the difference."

One city union, DC 37, the city's largest public employee union with more than 200,000 members, currently enforces mandatory mail orders for all employees but is exploring other options.

Meanwhile, Rahr said that while he was new at the political game, there may be a necessity for legislation against making mail order prescriptions mandatory.

"It should be optional," he said. "A human being has the right to go into an independent pharmacy or to a mail order to have their prescription filled. It's simply black and white, America. It's freedom of choice."

Reach reporter Scott Sieber by e-mail at news@timesledger.com or by phone at 718-229-0300, Ext. 138.

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she plans to stay involved

Carol Jones, a long-time Green Bay Area Chamber of Commerce official, will be leaving the chamber in June, but she plans to stay involved in the community.

Jones, who has helped the chamber grow, has also helped the area grow through her involvement of a variety of community activities.

"You never know what you may say or do that will make an impact positively on someone's life," says Jones.

— Story on **PAGE 3**



Pam Seidl, left, Carl Micke, and Pete Schueppert are shown at the Appleton Youth Sports Complex which is a collection of athletic fields for youth activities. Seidl and Schueppert are with the Fox Cities Convention & Visitor Bureau. Micke is with the Appleton Soccer Club. The Business News photo

by J.A. Robb

Co-op formed to help area small businesses with healthcare bills

Group begins drive to form pool of companies to get better pricing from insurers

By **Betty Wall**

bwalk@thebusinessnewsjournal.com

Tim Day, chief financial officer of The Meyers Group in Green Bay, believes that the

time has come to take a look at trying something different to help area businesses battle the rising cost of healthcare. "The tools are out there to manage health care costs but people aren't using them," said Day.

Day is a member of a Green Bay area committee developing the Healthy Lifestyles Cooperative, which is being sponsored by the Non-Profit Resource Group and the Green Bay Area Chamber of Commerce.

"The cooperative isn't just about rates. You

▶ Informational meeting dates listed on **Page 19**

have to buy into the wellness aspect of it," said Day. For example, health-risk assessments will be required of all employees. Education will also be a key element to encourage healthy lifestyles and better decisions by healthcare consumers, said Day.

Through pooling, the co-op, which is now

open for membership, will give small employers the leverage that larger companies have always had. Informational sessions will be held soon at the Chamber.

As its name implies, the consumer-driven cooperative will work to improve the health status of employees, with the objective to achieve long-term rate stability. Employees will be encouraged to take more responsibility for

this summer for much of Northeastern Wisconsin. "This will be a stellar year for (tourism's) economic impact," said Pam Seidl, Fox Cities Convention & Visitors Bureau marketing director.

The NCAA Division III baseball championships will run May 26-30 at the Wisconsin Timber Rattlers stadium. "It brings about 6,500 people and an economic impact of about \$283,000. It gives the Fox Cities national exposure," said Seidl. "It also gives us a great opportunity to showcase the area to people who ordinarily would not visit here because the teams in this tournament come from all over the country."

The US Youth Soccer Midwest Regional Championships will be held June 23-28. "We're expecting about 12,000 people," said Seidl. "There will be 14 teams from each of the upper 14

See Summer, **PAGE 38**

Page 13
Door County author runs small press for first-time writers



Page 25
School districts ranked by largest expenditure per student

See **Healthcare, PAGE 19**

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Healthcare/Membership is also open to self-employed

From Page 1

healthy lifestyle choices.

Development of the co-op became possible after the recent passage of a new Wisconsin law, the Co-op Care bill, which allows small organizations to band together to contract with insurers to assume the risk. Prior to this, it was difficult or illegal to create a purchasing group. Small group protection laws and the need for substantial reserves prevented small employers from having any leverage. Insurers had to underwrite each organization's risk separately.

The need for change is well documented. The Centers for Disease Control recently marked Wisconsin in the top dozen states for healthcare premium costs, and a chamber report cited these costs as the number one concern of its small business members over the past several years. Annual premium increases have been as much as 20 percent to 40 percent or more for many small companies, resulting in companies being unable to afford coverage for their employees.

Membership in the Healthy Lifestyles Cooperative is open to any self-employed person, any for-profit or nonprofit corporation, any trade or labor organization, any municipality, or any partnership in Brown County. You must also be a member of either the Green Bay Area Chamber of Commerce or the Non-Profit Resource Group (NPRG), or a local farm cooperative.

The Cooperative will offer a fully-insured high-deductible health savings account (HSA) or health reimbursement arrangement (HRA) plan, with mandatory health-risk assessments and wellness programs. For those who already have existing HSA or HRA accounts, they will be able to keep those in force.

Day said that the sign-up includes a nonrefundable membership fee depending on the organization's size (\$250, \$500, \$1,000). The Cooperative is open to any size company, not just small businesses. He encourages anyone who is interested to attend an educational session and discuss the cooperative with his or her insurance advisor. He stresses that the application is not a final commitment.

If you want to know more

Informational meetings about the cooperative and its health insurance program are being held at the Green Bay Area Chamber of Commerce, 400 S. Washington Street, in downtown Green Bay.

Call the Chamber at (920) 437-8704 to attend one of the following free sessions:

- Monday, May 15 at 4 p.m.
- Tuesday, May 16 at 4 p.m.
- Monday, May 22 at 4 p.m.
- Wednesday, May 24 at 4 p.m.
- Thursday, May 25 at noon
- Friday, May 26 at noon

For complete information, see the Chamber's Web site, www.tittletown.org.

"The mechanics are still being worked on," said Day.

Although a lot of time and effort have already gone into its planning, final choices on carrier and health-service provider system(s) will be made in July. At that time, member organizations that have signed up will be asked to fill out a pre-quote risk assessment form.

Quotes for premiums will be received by about Oct. 1. At that point, all cooperative members must make a final decision on commitment to the insurance plan. Once those final commitments are made, all members must remain in the pool for a 3-year period. If a company opts out later, there will be a penalty of 20 percent of the cooperative premium for the remainder of the 3-year term.

Employee enrollment will take place in the fourth quarter of 2006 with insurance becoming effective on Jan. 1, 2007.

In addition to Tim Day, the developers of the Healthy Lifestyles Cooperative include: Ken Strmiska and Jeff Ottum of the Greater Green Bay Community Foundation; Paul Jadin and Nan Nelson of the Green Bay Area Chamber of Commerce; Graham Ness, Insurance Associates; Gary Clevers, Financial Life Cycles; and Phil Hauck, TEC/The Executive Committee.

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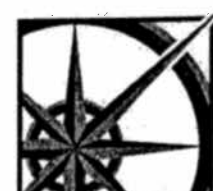
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Kleiner Perkins 7 rules for software start-ups

[Ajit Nazare](#) at [Kleiner Perkins](#) has 7 rules for software start-ups they consider funding. I was on a "future of software" panel at [TiECon East](#) yesterday with [Ajit Nazre](#), partner at Kleiner Perkins. Several interesting trends emerged from the panel discussion, but the 7 rules synthesized everything for me.

KP's 7 rules for start-ups

- Instant Value to customers - solve a problem or create value with the first use
- Viral adoption - Pull, not push. No direct sales force required
- Minimum IT footprint, preferably none. Hosted SaaS is best.
- Simple, intuitive user experience - no training required.
- Personalized user experience - customizable
- Easy configuration based on application or usage templates
- Context aware - adjust to location, groups, preferences, devices, etc.

Most start-ups will not align with all 7 rules. But, if you don't follow at least 5 of them...**rethink your plan and business model.**

UPDATE: [Ben Barren](#) has a unique perspective on the 7 rules. [Nicolas Toپر](#) also has interesting views.

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Make prescription drug costs easier to swallow

Generics, Medicare Part D, BidRx all can help save money

By **Pete Bach**

Post-Crescent staff writer October 5, 2006

NEENAH — The surest way to save money on prescriptions is no secret.

"The No. 1 cost saver is generic drugs," said Steve Morton, operator of a Neenah-based pharmacy chain, Morton Pharmacy. "About half the prescriptions we fill are generics. It's slowly increasing and taking over from the branded side. Of course, anything new to the market or new type of drug isn't going to be available generically."

Communication with your physician and pharmacist are another must to try and hold the line on costs.

"It's something called step therapy," Morton said. "Make sure you're discussing the least costly options first and possibly even an over-the-counter product before you even get into prescription drugs."

There are opportunities for good deals through the Medicare Part D program, something that Neenah retiree Al Baudhuin and wife, Diane, discovered.

"It was a big savings for us," he said.

Their premium is \$28 a month each under their WPS plan. They pay \$10 apiece for a 90-day supply of generic drugs. And \$48 each for 90 days' worth of Zetia pills, a new class of cholesterol-lowering medication. They receive the prescriptions by mail order and the plan keeps them posted on generic equivalents that are being introduced.

"That Zetia is a \$230 pill for a 90-day supply and we pay \$48," said Baudhuin, 68. "We don't think we're going to hit the (\$2,250) cap. For us, it was great."



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Pharmacist Sue Luniak fills a prescription Wednesday at Ford Pharmacy on Meade Street in Appleton. Purchasing generic drugs is one way consumers can save money on health care. Post-Crescent photo by Dan Powers

Advertisement

More information on the web

[i](#) The Post-Crescent's How to Guide

Tips

- Check first to see if a generic version is available
 - Discuss the least costly options first with your doctor and pharmacist
 - Seniors should study available Medicare Part D plans
- Source: Steve Morton of Neenah-based Morton Pharmacy

On the Web

Bidrx: www.bidrx.com

Morton and other pharmacists are keeping their eyes on BidRx, a Web-based Oshkosh resource that lets consumers research and purchase prescription drugs.

"First off, there's no charge," said Tom Kellenberger, BidRx director of sales and marketing. "We present all the options to them on the front end. They just register and we also give them access to comparative prices."

Kellenberger said the biggest consumer challenge is they don't have access to all the information, and the BidRx site aims to clear up the confusion among brand names, generics and alternate drugs.

Visitors to the site can directly compare vendors by, for instance, entering features important to them from a pharmacy, like whether it has drive-through service.

Interestingly, while importing drugs from Canada is technically illegal, the newly launched BidRx has initially sparked some strong interest from Canadians.

Sue Luniak, a pharmacist at Ford Pharmacy North in Appleton, said a voluntary "half tablet" program is worth exploring.

"There's certain products where the manufacturer prices all the doses of the medications at the same price, and in that case you save half if you're willing to cut the tablets in half."

The doctor will still have to authorize the prescription.

"Even people who have insurance the way the plans are now, there's usually two or three different co-pays," she said. "By using a generic, they pay the lower co-pay. Obviously if we can keep the prices of medicines we're using down, insurance rates won't go up as fast."

EMPLOYERS CAN LOWER THEIR PRESCRIPTION BENEFIT COSTS



OCT 03 2006

The Fond du Lac Association of Commerce has entered into a partnership with BidRx to reduce prescription drug costs for employers and their employees.

ACT NOW!

No cost benefit to you for a limited time.

If you choose BidRx for your prescription drug benefit before January 31, 2007, **administrative fees will be waived**, thanks to this partnership.

BidRx has created an electronic marketplace where consumers are linked to pharmaceutical companies, pharmacies and employers, to find the medicines and best services at the best prices.

TO LEARN MORE:

Attend **one** of our free informational meetings:

8:00a.m. to 9:30a.m. ♦ October 17 ♦ Holiday Inn

1:00p.m. to 2:30p.m. ♦ October 31 ♦ Ramada Plaza Hotel

(You can also try the tutorial at www.BidRx.com)

To register for the meetings go to www.fdlac.com/event.php,
or call the Association of Commerce office
at (920)921.9500.

Fond du Lac Association members who enter an agreement with BidRx after January 31 will pay \$2.50 per employee per month, a 20 percent savings.

A handwritten signature in black ink, consisting of the letters "ac" in a cursive, stylized font.

You may also contact BidRx, LLC at (920) 230.6200 for more information, or contact Joe Reitemeier at the Fond du Lac Area Association of Commerce at (920) 921.9500, or joer@fdlac.com



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Oshkosh Chamber holding BidRx seminars

Advertisement

August 29, 2006

OSHKOSH — The Oshkosh Chamber of Commerce will hold informational meetings for businesses interested in learning how BidRx LLC can help reduce prescription drug costs.

Company representatives will conduct informational meetings from 8 to 10 a.m. Sept. 6 at the Hilton Garden Inn, 1355 W. 20th Ave., and from 8 a.m. to 10 a.m. Sept. 28 at LaSure's Banquet Hall, 3125 S. Washburn St.

To register, call the Chamber at 920-303-2265.

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Local firm launches new prescription drug Web site

Advertisement

By **Jeff Bollier**

of *The Northwestern* August 12, 2006

Canadians have started coming to Oshkosh for their prescription drugs and Ralph Kalies and Tom Kellenberger couldn't be happier.

The reversal of the practice of Wisconsin importing drugs from Canada means their company, BidRx, has already started to work after it launched earlier this month.

"They're cheaper here now," Kalies said. "We have created a marketplace for prescription drugs."

Kalies, an Oshkosh area resident, created and patented www.bidrx.com and fully expects the Oshkosh-based Web firm to revolutionize the way patients around the country will research and purchase their prescription drugs in full consultation with their doctors, health insurers and employers.

The company has introduced a competitive, Web-based marketplace for medications and the pharmacies that provide them.

"We've found that when consumers have money in the game, they're willing to make a call to their doctor (about alternative medications)," Kalies said. "Over 1,000 employers have already signed up in a week's time."

The Oshkosh Chamber of Commerce has already thrown its support behind the fledgling Web site. The Chamber has signed a letter of intent for all 1,100 members to join the site at a reduced cost if they sign their employees and health plans up by Jan. 31, 2007.

BidRx requires insured and cash paying consumers to create a membership account for free before they begin searching for prescribed medications. Consumers enter the size of pills required and the length of the dosage before being presented with the maximum cost of that prescription.

But they also see comparable alternatives suggested by an independent board of academics and the prices of those medications, too. Kellenberger, BidRx director of sales and marketing,

I can save how much?

A search for popular, brand name medications on BidRx found some surprising savings through local and mail order pharmacies. Below is a list of medications, the maximum price consumers would pay, a potential alternative choice suggested and the potential savings as of Friday. Prices are subject to change, alternative number of pills last as long as original prescription's and any alternative would have to be discussed and approved by your physician before purchasing.

Prescription No. Cost Alternative No. Alt. Price Savings

Lipitor 30 \$84.83 Crestor 15 \$20.09 \$64.74
Zolof 30 \$55.99 Fluoxetine HCl 30 \$0 \$55.99
Nexium 30 \$114.87 Prilosec OTC 60 \$16.83 \$98.04

Ambien 14 \$26.95 Flurazepam HCl 14 \$0 \$26.95

Diovan 30 \$33.56 Benicar 30 \$30.10 \$3.46

Source: BidRx LLC

On the Web

www.bidrx.com

stressed that any decision to change prescriptions cannot take place without a doctor's approval.

"You still need a valid prescription called in, walked in or faxed in by your doctor," Kallenberger said. "This is just a marketplace."

The final step of the process, selecting which pharmacy will fill the order, can also save consumers money, too. Kalies said pharmacies can choose to sell the drugs at different prices and consumers can select mail order or local pharmacies participating in the site.

Kalies and Kallenberger hope the site cuts through the darkness most consumers have struggled through as drug prices increased by double-digit percentages over the past 10 years. They say early tests of the site showed consumers could realize significant cost savings more than 50 percent of the time.

"Our site gives you open, transparent competition from all pharmacies who can meet customer needs and desires," Kallenberger said.

Jeff Bollier: (920) 426-6688 or jbollier@thenorthwestern.com

- or antibiotics?
- [Can I get bids on multiple prescriptions at the same time?](#)
 - [Can I get bids on prescriptions for family members \(husband, wife, and children\)?](#)
 - [Does it matter if I choose a different pharmacy for each prescription I bid on?](#)
 - [What if I decide not to accept any of the bids I receive from BidRx? Am I under any obligation to choose a pharmacy?](#)
 - [What if another pharmacy is less expensive for the refilled Rx? How do I get the refill filled?](#)
 - [Can my prescriber's office start an auction on my behalf? How does that work?](#)
 - [What if I have questions about my medication?](#)
 - [What if I have a reaction or experience side-effects from my medication?](#)
 - [What options do I have for getting the prescription to my pharmacy? Can I fax or mail the prescription to my local or mail service pharmacy?](#)
 - [Can I get my medicine delivered to my home or office?](#)
 - [What other special services can I select from during the bid selection process \(e.g. 24 hr service\)?](#)
 - [How do I pay for the medication?](#)
 - [Will BidRx charge me for using the bidding service?](#)
 - [Are there other charges for which I will be responsible?](#)
 - [What if I have a prescription drug plan that covers some of the cost of my medications?](#)
 - [I am on Medicare. Can I still use BidRx for my medications? What will I be responsible for paying?](#)
 - [Will I have to pay for other services such as pharmacist counseling?](#)

Background
info. on
BidRx,
from
their
website!

What does BidRx mean? What is an Rx?

BidRx combines "bids" or "auctions" with prescriptions (Rx is an abbreviation for prescription). BidRx provides a free, electronic marketplace for you to instantly obtain information and competition on drugs, services, incentives, coupons, discounts, and prices from pharmaceutical manufacturers and then get competitive bids on the prescriptions and services you need from pharmacies. BidRx includes your neighborhood pharmacies plus mail order or internet pharmacies, specialty pharmacies, and others. The BidRx secure internet website links you with pharmacies, pharmaceutical manufacturers, prescribers (doctors, dentists, nurse practitioners, physicians assistants, optometrists, podiatrists and other health professionals who can legally prescribe drugs) and payers so you can make better purchasing decisions. BidRx is the solution for an open, competitive, and transparent marketplace for prescription drugs.

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What exactly is BidRx?

BidRx is a proprietary, web-based, confidential system that brings consumers, manufacturers, and pharmacies together in an open, competitive marketplace for prescription drugs. By using BidRx, consumers and their prescribers learn about other drugs that are similar to the prescribed drug and then have pharmacies in their chosen service area compete for the privilege of filling their prescriptions. Customers see the bids from all the pharmacies and choose the pharmacy they prefer, with the services they need and the price that is satisfactory. Through the BidRx marketplace, consumers get the best in service and price, every time. Information, competition and choice: that's the BidRx marketplace.

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How does BidRx work?

BidRx uses the power of the internet to create an open, competitive, and transparent marketplace for prescriptions. BidRx combines two levels of competition to get consumers the best drugs for the best prices. First, BidRx provides a free, electronic marketplace for consumers and prescribers to instantly obtain information on drugs, services, incentives, coupons, discounts, and prices not only for prescribed drugs but for all drugs similar to those that are prescribed. Next, BidRx provides access to

pharmacies that compete for the privilege to fill those prescriptions and provide valuable services required by consumers. BidRx includes neighborhood pharmacies plus mail order or internet pharmacies, specialty pharmacies, and others. The BidRx secure internet website links consumers with pharmacies, pharmaceutical manufacturers, prescribers (doctors, dentists, nurse practitioners, physicians assistants, optometrists, podiatrists and other health professionals who can legally prescribe drugs) and payers so the best drugs can be purchased at the best prices. BidRx is the solution for the high cost of prescription drugs: an open, competitive, and transparent marketplace.

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Do I have to register to use BidRx?

Yes, and registration for consumers is free. Go to www.bidrx.com, choose a user ID and a password and click "enter." We require you to provide some contact information, also, but that's it. You can use BidRx immediately to start an auction for your prescription needs. Each time you access BidRx log in using your user ID and password. It's for your protection and it retrieves all of your past activities with BidRx.

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How do I to register?

Registration for consumers is free of charge and easy to complete. Simply go to www.bidrx.com, choose a user ID and a password and click "enter." We require you to provide some contact information, also, but that's it. You can use BidRx immediately to start an auction for your prescription needs. For consumers with prescription benefits from their employer, insurer, union, government, etc., additional steps are required before your benefit can be applied to BidRx prescriptions. However, even before your benefit sponsor contracts with BidRx, you can save money using the power of competition for drugs that aren't covered by your benefit plan. To get the full savings from BidRx, your benefit sponsor must contract with us. Then, you'll get a BidRx membership card from your benefit sponsor and enter it into the BidRx web-page for insurance registration. Thereafter, each time you access BidRx, log in using your user ID and password. The system matches you to your benefit plan and applies the plan to all your prescriptions. Also, the system stores all prescriptions on BidRx, simplifying the retrieval of your complete prescription record.

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Can other users access my information?

No one else can access your BidRx information. That's the reason for a unique user ID and password for each customer. Your information is confidential and secure. You can extend a special invitation to your prescriber, another health professional, or anyone else so they can assist you with the BidRx auction process, but that's up to you. Also, you can print a complete list of your drug auctions from the BidRx system and show the list to your prescribers and pharmacists so they can better assess potential drug conflicts and interactions. Remember, with BidRx, you are in control. Also see [How do I invite an assistant to use BidRx for me?](#)

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What if I can't read my prescription?

Call your prescriber's office and get help. It's very important that your prescription is written so you can read it. Even your pharmacist sometimes struggles with illegible writing. Next time, ask your prescriber to print it or, better yet, ask your prescriber to start your BidRx auction for you. Then, when savings are available from your similar drug report, you and your prescriber can discuss less expensive alternatives. If a different drug is better for you, a new prescription can be written and a new auction started instantly.

Alternatively, you can ask your pharmacist for help reading the prescription or starting the BidRx auction for you. Other health care personnel like nurses or physicians assistants can also help.

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How do I start an auction for my prescription?

It's as easy as 1, 2, 3. Once you log on using your unique user ID and password, you can start the process. First, prepare your BidRx order by entering the drug name, dosage form, strength, quantity, and duration in the required fields. If savings are available from similar drugs, you may want to talk to your prescriber about the appropriateness of a less expensive, similar drug for you, before you start an auction. When you are sure that your BidRx Order is for the drug you and your prescriber decide is best for you, proceed to the next step. Select any pharmacy services you want, like 24 hour service, drive-up window, pharmacy consultations, home delivery, etc. Finally, determine the length of time that pharmacies have to bid on your prescription (72 hours is the default time) and set the maximum distance (in miles) from your home or office to neighborhood pharmacies. Mail order or internet pharmacies can also bid on your prescriptions, but you must click on the "Mail Order Pharmacy" button to include them; if unchecked, mail order and internet pharmacies are excluded from your auction. You are now ready to start an auction.

Click on the button labeled "START AUCTION." Instantaneously, all pharmacies that meet the conditions you set bid for your prescription and services. Most bids will be reported immediately, but additional bids can be received until the bid time has expired. Whenever you are ready even before the bidding has ended, choose the pharmacy that meets your price and service needs. Bidding stops when you select a pharmacy. At that time, you'll get a reservation that confirms all your choices.

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What is the reservation number that I get from BidRx?

In order to identify your prescription order at the pharmacy you have chosen, BidRx sends a reservation number to the pharmacist. It's the same number we send to you. Print the reservation form or copy the reservation number and Key Code and bring them to your pharmacist along with your prescription.

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What is the Key Code that I get from BidRx?

The Key Code is needed by the pharmacist to unlock your BidRx reservation. It's additional security for you so a pharmacist can't mistakenly fill your prescription for someone else. The pharmacist can see all his reservations and prepare for filling them, but can't completely fill your prescription until you present the Key Code and a legal prescription. Also, if another party, like your employer or insurance company, is paying for all or a portion of your prescription, the Key Code allows that payment for the pharmacist to occur.

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When I get to the pharmacy, what do I need to do to get my prescription filled?

Present your reservation number, Key Code and legal prescription to the pharmacy listed on your reservation. If you don't have a written prescription from your prescriber, you can have your prescriber fax, telephone or use electronic prescribing to get your prescription to the pharmacy. If the same prescription was filled previously for you at another pharmacy, ask your new pharmacy to call the pharmacy that filled your previous prescription for a copy of that prescription. If allowed by law, a copy of the prescription from your previous pharmacy may be all the new pharmacy needs to fill your prescription. Sometimes, the pharmacist will be required to call your prescriber to get approval to fill your prescription. Since laws vary from state to state and drug to drug, rely on your pharmacist to help you learn what you need for your specific drugs. If you resolve these issues with your pharmacy by phone or email in advance of your visit, your prescription may be ready for you when you stop in.

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What is a Similar Product Price Comparison?

A Similar Product Price Comparison is offered by BidRx to inform you of other drugs and their prices that are similar to the drug you entered. One or more of these drugs may be an appropriate alternative, so you and your prescriber can discuss them and make a decision. For example, aspirin, Tylenol, and ibuprofen can all be used to treat mild to moderate pain; all may work equally well for your headache or fever, but you may prefer one of them for your back pain. For most people including prescribers this knowledge is often gained through trial and error. Therefore, if neither you nor your prescriber knows for sure which drug is best for you, it may be appropriate for you to try a low cost drug first. Remember, whenever you change to a different drug, you will need a new prescription from your prescriber. If a different drug is chosen, a new auction can be started for that drug. The Similar Product Price Comparison is another unique way that BidRx helps your prescriber and you manage your prescription drug choices and costs.

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What should I do if a drug on the Similar Product Price Comparison is preferred by me over the prescription I have and I want to try the other drug?

BidRx can assist you getting a new prescription from your prescriber for a similar, less expensive drug by faxing the report to your prescriber for a fee. However, you can do it yourself, too. Here are the steps you should take:

1. Write the drug name, dosage form, strength, quantity, and price on a piece of paper or print the Similar Product Price Comparison.
2. Ask your prescriber if you could get the same results if you changed from the prescription you have (remind her/him what prescription was written for you) for a similar drug that you found on the BidRx website.
3. Tell your prescriber how much money you can save by changing to another drug.

If your prescriber believes that drug would give you the same results, then get a new prescription. Alternatively, ask your prescriber to start an auction for the drug. When you choose the pharmacy to fill your prescription, an electronic prescription can be sent to the pharmacy or your prescriber can call that pharmacy with the new prescription order or write a new prescription for you.

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If my prescriber changes my prescription to one of the drugs on the Similar Product Price Comparison, how do I start an auction for this new drug?

You can start an auction for this new drug by logging on to BidRx using your ID and password. Enter all required information including drug name, dosage form, strength, quantity and duration, select the entry drug from the SPPC and continue on through choosing the pharmacy that is the best fit for you.

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If I need a refill, how do I start a new auction?

For a refill, you don't have to enter the drug information again. You can log on to BidRx, open "My BidRx" tab, and then click on "Completed Reservations." Click on the drug you want and start a new auction. You should always conduct an auction for each prescription you get, even for a refill, to make sure that you get the best price accompanied by the services you need, every time, and that you take advantage of changing drug prices, coupons, services, new drugs and other options. Use BidRx to get the information and competition you need to make better purchasing decisions, every time.

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What do you mean by Manufacturer "incentive," "discount," or "coupon?"

Manufacturers occasionally use coupons, discounts or other incentives to help consumers and prescribers choose their drug. It's similar to offering you a coupon to purchase a particular brand of cereal. When an incentive is offered by a manufacturer, through a unique relationship with BidRx, it lowers the price for your prescription. The discount or coupon is automatically applied to the cost of your prescription after the auction process so you know the "net cost" of the prescription to you. And you don't have to bring a coupon with you to the pharmacy □ it's handled electronically.

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My plan has a "deductible." Will BidRx record my costs for each prescription and change my co-payment when I satisfy the deductible amount?

If your plan participates with BidRx, your deductible information will be stored on the BidRx system. Each purchase at BidRx will accumulate toward satisfaction of your deductible and, when reached, your cost will be changed to reflect your new co-pay amount.

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How can my prescriber help me get my prescriptions through the BidRx system?

Your prescriber can register as a user on the BidRx system in a special section for Prescribers; thereafter, your prescriber should log on using his or her personal ID and password. Your prescriber will need a special invitation code from you to act as your prescriber on the system and to see your benefit design and other prescriptions. When acting on your behalf as your proxy, your prescriber can prepare your BidRx Order, examine a Similar Product Price Comparison, if available, make necessary changes to your drug therapy, and start a BidRx auction for you. Finally, your prescriber or you can choose the pharmacy that meets your price, service and location needs. You stay in control; that's the promise of BidRx.

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What do the different parts of my prescription mean?

Every prescription is made up of several parts:

- Patient Name and Address
- Drug Name
- Dosage Form and Strength
- Quantity
- Directions
- Allowed Refills
- Substitution Restrictions
- Prescriber's Name, Address, Phone Number and Signature

BidRx guides you through the parts of your prescription and transfer of the parts into a BidRx order. These steps may seem daunting for your first prescription, but will be easily accomplished in a short time. Don't forget to call your prescriber's office or your pharmacy for help, too, especially if your prescriber hasn't written clearly. It's your prescription and you need to understand what it says.

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Do I have to provide Credit Card information or any other personal information when I register or when I start an auction?

You do not have to provide any Credit Card information in order to register or start an auction on the BidRx website. Basic BidRx services are completely free of charge for

consumers. Some personal contact information like address, phone number, and email, are required.

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What if I forget my user name and/or password?

If you forget your user name or password, proceed to the BidRx "Log in" page. There you will see a link for "Lost Password". Simply click on the link and BidRx will ask for your email address. A special link will be emailed to you. After clicking on this link simply answer the security question provided to assure that no one but you is requesting your account information. You may then enter a new password for your BidRx account.

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Who has access to my drug information that I enter online?

No one else can access your BidRx information unless you give them access to use the BidRx system on your behalf. That's the reason for a unique user ID and password for each customer. Your information is confidential and secure.

Even during the auction process, bidding pharmacies do not have access to any personal information about you. They only have access to the drug information contained on your prescription for purposes of completing a bid for you. For example, pharmacies see the drug name, strength, and quantity, but not your name, address, or billing information. Once you award the bid to a pharmacy, a reservation is created for you and a similar reservation is created for the pharmacy. At that time, the pharmacy is provided with your identification and contact information in order to properly and accurately fill your prescription and provide the services you require. You can invite others (prescribers, pharmacists, family, friends, etc.) to help you start the BidRx auction process, but that's up to you. Also, if you print your list of completed drug auctions from the BidRx system and show the list to your prescribers and pharmacists, they can better identify and resolve potential drug conflicts and interactions.

For more information, please refer to the privacy policy.

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What if I don't have a computer? Can I still use BidRx for my medications?

Since BidRx is strictly an web-based prescription marketplace for prescriptions, a computer with access to the web is required to participate. A trusted family member or friend may be able to assist if you do not own your own computer. You can also ask your prescriber or pharmacist to conduct the auction process on your behalf. This will require that you "invite" them to be your assistant so they can use the BidRx system on your behalf. See also [How do I invite an assistant to use BidRx for me?](#)

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How do I invite an assistant to use BidRx for me?

Inviting an assistant is easy. From your "My BidRx" page, locate the box on the top right side; in that box is an option called "Invite Assistant." Click on that link and note the invitation code generated by the system. By giving that code to one or more persons, they can act on your behalf to maximize the benefits from BidRx. Even after you have extended an invitation to someone, you control their access to your BidRx site and can remove their access at any time, for any reason.

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How do I select a pharmacy best-suited for me?

Evaluate which pharmacy provides services that meet your needs best. For example, do you need your medications delivered to your door? If so, you may want to choose a mail service pharmacy, internet pharmacy, or a community pharmacy that delivers. Do you work odd or long hours? If so, you may want to choose a pharmacy with 24 hour service, or a mail service or internet pharmacy. Perhaps you are taking multiple

medications and feel that you would benefit from sitting down with a pharmacist to discuss your drug therapy. If so, perhaps you should choose a pharmacy that offers drug therapy counseling. Whatever your needs, BidRx can find the right pharmacy for you.

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Can I choose Mail Service pharmacies?

Yes. The system allows you select Mail Service as one of the options for Pharmacy choices. The system lets you select mail order pharmacies as one of the options for Pharmacy choices; internet pharmacies are the same as mail order pharmacies in the BidRx system.

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Can I choose Canadian pharmacies?

No. Canadian pharmacies are not available to select because it is not legal under U.S. law.

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Can I choose Internet pharmacies?

Yes. The system lets you select mail order pharmacies as one of the options for Pharmacy choices; internet pharmacies are the same as mail order pharmacies in the BidRx system.

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How do I know if I will be getting a generic alternative?

You and your prescriber will decide if a generic alternative is appropriate for you. If a generic is okay for you, ask your prescriber to write the generic drug name and enter this when setting up the auction. This will ensure that the bids will be for generic products. If you enter the brand name, the system will prompt you if the brand drug is required. If you leave the box unchecked, the BidRx system changes your entry drug to the generic and the Similar Product Price Comparison (SPPC) report compares similar drugs to the generic. If you check the box (stating that you require the brand drug) the Similar Product Price Comparison (SPPC) report compares similar drugs to the brand drug. Either way, you can learn about similar drugs and, with your prescriber, select the best drug for your use.

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How will I know if this generic is safe and as effective?

You and your prescriber will decide if a generic alternative is appropriate for you. Generally speaking, generics are subject to the same rigorous testing as their brand name counterparts and offer the same therapeutic effect at a lower price. More detailed questions and/or concerns should be directed to your prescriber or pharmacist.

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What do I do if BidRx identifies a less expensive similar drug?

When similar drugs are available, a "Similar Product Price Comparison" report is displayed for you and your prescriber to review. This report identifies drugs that are similar to the prescribed drug. You may want to talk to your prescriber about the appropriateness of the alternatives suggested on the SPPC report before you continue with the auction. When you are sure that your BidRx Order is for the drug you and your prescriber decide is best for you, continue on the BidRx system to find the best pharmacy to fill your prescription needs.

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Will BidRx identify Over-The-Counter alternatives if they are available and appropriate for me?

Some over-the-counter (OTC) drugs are listed in the SPPC reports when they are appropriate similar drugs for entered drugs. At this time, only select OTC drugs are available on BidRx, however.

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Can I obtain bids for my Over-The-Counter medicines through BidRx?

Presently, a BidRx auction is only for prescription medications. When Over-The-Counter (OTC) drugs are listed in an SPPC report, each can be filled by pharmacies participating in the BidRx marketplace, but prescriptions are required even for OTC drugs -- by benefit sponsors when these drugs are covered under the benefit design.

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What if I need a "specialty" medication such as an injectable?

Specialty medications include, but are not limited to, expensive injectable products such as those drugs used to treat arthritis, multiple sclerosis, cancer, and hepatitis. Often, but not always, these drugs are dispensed by "Specialty Pharmacies" that are uniquely equipped to handle the specialized storage, distribution, and patient support required to assure maximum therapeutic effect and safety. If you have a prescription for one of these drugs, simply enter it as you would any other drug; only those pharmacies that sell your specialty drug will compete for the privilege to provide these medications to you through BidRx.

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Can I get bids on prescriptions for controlled substances through BidRx? Are these handled any differently?

Prescriptions for controlled substances may be available through BidRx. Enter the prescription as you would any drug. When participating pharmacies are able to dispense controlled substances through the BidRx system, you will get bids from them. State laws vary regarding the dispensing and handling of these prescriptions however. For example, in most states, Schedule II medications, the most tightly controlled drugs, require a written prescription to be presented to the pharmacy prior to dispensing, and electronic transmission may not be allowed (email, fax, etc.). Your prescriber and pharmacist know these rules in your state, so check with them if you have any questions. Once you award the bid to a particular pharmacy, simply bring the prescription with you along with your reservation form provided by BidRx.

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Will I be able to get refills for my controlled substance prescriptions?

State laws vary regarding the dispensing and handling of these prescriptions. For most states, refills of Schedule II medications, the most tightly controlled drugs, are not allowed, whereas limited refills are generally allowed for Schedule III through V medications. Your prescriber and pharmacist know the rules in your state, so check with them if you have any questions.

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Are there any medications that I cannot obtain through BidRx?

Presently, bids are available through BidRx for most prescription drugs and select Over-The-Counter (non-prescription) drugs. Some drugs that require compounding (e.g. a mixture of drugs requiring preparation by a pharmacist) may not be available through the BidRx system. The system will inform you when drugs are available or not; rarely will prescription drugs be unavailable through BidRx.

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How long does the bidding process take?

The initial bidding process is completed instantaneously and presented to you

immediately. When you wish, you can wait up to 72 hours to complete your auction to learn if competing pharmacies will bid lower prices and offer more services than those submitted immediately. It's your choice.

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What if I need the prescription right away, e.g. asthma drugs, heart medicine, or antibiotics?

If you can't wait very long for your prescription medication, then simply set the time period for the auction for a shorter period of time. Or, you can leave the default time period of 72 hours, but you can choose your pharmacy whenever you like, even as soon as the initial competitive bids from pharmacies are shown on the website. Of course, you will want to choose a local community pharmacy rather than a mail service or internet pharmacy if you need the medication right away.

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Can I get bids on multiple prescriptions at the same time?

Yes, but each auction is an individual event on the BidRx system. So, enter each drug as directed and start the auction. Before selecting the pharmacy to fill that prescription, enter each other drug one at a time and start each auction. You can then print out the results of the pharmacy competition for each drug, compile the service and price data and choose one or more pharmacies to fill your prescriptions. It's your choice, but remember to give your entire prescription record to each pharmacy so they can do a thorough review for potential drug interactions or conflicts.

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Can I get bids on prescriptions for family members (husband, wife, and children)?

You can bid for another family member as long as you have been invited by that person to access their unique and private BidRx site. It is important that you protect each member's access information so unauthorized individuals do not have access to personal health information. BidRx has created "Invite Assistant" for just that reason, so any consumer can give another trusted person access to their private site for the purpose of receiving or providing assistance. See [How do I invite an assistant to use BidRx for me?](#)

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Does it matter if I choose a different pharmacy for each prescription I bid on?

You can choose a different pharmacy for each prescription if you choose. Many people choose one pharmacy that provides consistent, convenient service and competitive bids. Because of competition for your prescriptions through BidRx, it's very likely that more and better services will be offered. And lower prices. With BidRx, it's your choice. Regardless of your decision, it is very important that your prescriber(s) and pharmacist(s) know all the medications you are currently taking in order to avoid potentially harmful drug interactions and drug conflicts.

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What if I decide not to accept any of the bids I receive from BidRx? Am I under any obligation to choose a pharmacy?

No, you are under no obligation to choose a pharmacy once you have completed an auction. You may have your prescription filled anywhere you like. However, only BidRx provides electronic coupons from manufacturers and pharmacies. Furthermore, these coupons can be redeemed only when a prescription is filled by a pharmacy through the BidRx auction process. BidRx is where manufacturers and pharmacies compete to provide the best medicines and the best services at the best prices.

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What if another pharmacy is less expensive for the refilled Rx? How do I get the refill filled?

Present your reservation number and key code to the new winning pharmacy as you would normally do for a new prescription. Ask pharmacist at the new pharmacy to initiate a transfer of your prescription from the pharmacy that filled the prescription last time. State laws vary regarding the transfer of prescriptions, and in some states or for certain drugs, the pharmacist may be required to contact your prescriber for approval to fill your medication. Pharmacists know the laws in your state, so rely on them for this information. It may be helpful to contact your pharmacist by phone or email prior to visiting the pharmacy, so your prescription is ready when you arrive.

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Can my prescriber's office start an auction on my behalf? How does that work?

Your prescriber can register as a user on the BidRx system in a special section for Prescribers; thereafter, your prescriber should log on using his or her personal ID and password. When you have invited your prescriber to be an assistant (See [How do I invite an assistant to use BidRx for me?](#) for more details) for you, he or she will have access to your confidential and private information and can start and complete auctions on your behalf. When acting as your proxy, your prescriber can enter your product name, dosage form, strength, and prescription details, examine a "Similar Product Price Comparison" report, if available, select the final drug therapy, choose pharmacy services and other criteria that are important to you, and start a BidRx auction for you. Finally, either your prescriber or you can choose the pharmacy that meets your price, service and location needs. BidRx recommends that all these choices meet your specific needs so you stay in control; that's the promise of BidRx.

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What if I have questions about my medication?

BidRx offers direct links to the manufacturer and to one or more independent sources of information for each drug. Just click on these links and get immediate access to information you need. In addition, you can ask your pharmacist or prescriber to answer any questions about your medications. When your prescriber orders a medication for you, ask for information. Also, when you pick up your prescription at the pharmacy ask questions at that time. If using a mail-service or internet pharmacy, you can usually reach a pharmacist by calling that pharmacy's customer service phone line or via email.

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What if I have a reaction or experience side-effects from my medication?

Contact your prescriber or pharmacist immediately if you are experiencing any unusual reaction or unpleasant side effects from your medication. Some side effects can be relatively mild and disappear over time, but others can be much more serious and require you to stop taking the medication. Only your prescriber or pharmacist can help you understand the nature of your particular reaction or side effect and provide direction for the best course of action.

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What options do I have for getting the prescription to my pharmacy? Can I fax or mail the prescription to my local or mail service pharmacy?

You can present a written, original copy of the prescription directly to your pharmacy, or you can mail it to your pharmacy. State laws vary regarding electronic delivery of prescription information. Most states now allow a facsimile (e.g. fax) copy as a legally acceptable prescription, but it depends on the type of drug. For example, some controlled substances may still require a hand-written prescription by your prescriber. Your prescriber and pharmacist know the laws in your state, so rely on them to provide

you with a legally acceptable format for your prescriptions

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Can I get my medicine delivered to my home or office?

Yes! You can either select a mail order pharmacy that will mail or ship your prescription to your home or office, or a local community pharmacy that can deliver directly to your home or office. When setting up an auction, the BidRx system will give you the option of selecting Home or Office Delivery as one of your service requirements; Mail order is also an option that you can choose.

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What other special services can I select from during the bid selection process (e.g. 24 hr service)?

Many pharmacies are able to offer additional services beyond just filling your prescription. These may include convenience services such as customer convenience (24-hour service, home delivery, and drive-up windows), drug therapy counseling, disease screening, disease management, compliance packaging, and long-term care packaging. Some of these services are free of charge while others may carry a fee. Either way, you choose those services that are important to you. All available services from pharmacies are listed on the BidRx system.

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How do I pay for the medication?

If using a community pharmacy, you will generally pay for the prescription when you pick it up. If your medications are covered through a prescription drug plan, you may only be responsible for a fixed or flat co-pay amount or a percentage of the prescription expense. If using a mail service or internet pharmacy, you will generally be asked to provide credit card information or send a check in the mail. Your pharmacy will let you know when payment is required and what your choices are for payment. You will not be asked to make a payment through the BidRx system.

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Will BidRx charge me for using the bidding service?

No. The benefits and services of BidRx are free for consumers.

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Are there other charges for which I will be responsible?

You are responsible for the co-payment, co-insurance, or total payment for the drug as shown when you or your prescriber makes the final drug selection. Many pharmacies are able to offer additional services such as home delivery, counseling, etc., beyond just filling your prescription. Some of these services are free of charge while others may cost you money. All services are completely optional, and as always with BidRx, the choice is yours. You are only responsible for charges for services that you choose and get provided.

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What if I have a prescription drug plan that covers some of the cost of my medications?

If your benefit sponsor has contracted with BidRx to provide your drug benefit, you will get a BidRx Membership Card. Enter the membership information on the registration page for that purpose. Thereafter, the system will automatically calculate what portion of the cost of the prescription you must pay, if any, and what portion will be paid by your benefit sponsor. Both amounts are printed on your reservation form. The pharmacy will collect your portion when you get your prescription; BidRx will collect the amount paid by your benefit sponsor and pay the pharmacy.

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I am on Medicare. Can I still use BidRx for my medications? What will I be responsible for paying?

The new Medicare Part D plan pays for prescriptions for eligible beneficiaries. For Medicare eligibles that do not participate in Medicare Part D and who pay cash for their prescriptions, BidRx is the best marketplace for getting your drugs. Medicare Part D members should watch for announcements from their insurer about the availability of BidRx for their prescriptions. When available, you, too, can maximize the benefit of BidRx where manufacturers and pharmacies compete to offer the best medicines and best services at the best prices.

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Will I have to pay for other services such as pharmacist counseling?

Many pharmacies offer additional services beyond just filling your prescription. Some of these services are free of charge while others may carry a fee: for example, clinical services such as blood pressure monitoring, medication counseling, and diabetes education. These services are completely optional, and as always with BidRx, the choice is yours.

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This info. is from fresh patents.com,
they track new technology.

[0020] According to the present invention, a method is disclosed whereby a customer, such as a patient holding a prescription for medication, provides prescription and patient information to a participating bidding service provider/administrator (also called "BidRx.TM." herein). The prescription may be written, electronic, faxed, or telephonic. The prescription, if in physical form (e.g., written), remains with the patient or the patient's agent. The bidding service provider supplies the unfilled prescription information (minus patient identifying information) to a registry of pharmacies that have been previously qualified by the bidding service provider to participate in a bidding process to fill that specific customer's unfilled prescription within a defined service area and/or selected or defined registry and/or via mail order. The prescription information from the customer is preferably transferred electronically, such as by means of an intranet or the Internet although other means of transfers such as fax, written, etc. are possible. Registry pharmacies which respond to the invitation to bid (i.e., in registry, service area, provide product and service requested, etc.) (called "responding pharmacies" herein), each interact iteratively with the bidding service provider, attempting to provide a better fit for the patient/customer than competing pharmacies in the registry with a lower price and/or additional ancillary services in a "reverse auction." Immediately and continuously the customer is provided information pertaining to the bids of the responding pharmacies until either the customer selects a bid or the pre-selected bidding period ends (at which time, the customer can select their preferred bid or decline all bids). The customer selects from the responding pharmacies based on idiosyncratic criteria such as: preferred pharmacies (all information related to the pharmacy is included in the bid as well as an optional pharmacy web site link), cost, ancillary services offered, proximity of the responding pharmacies to the customer, and so on. The selected pharmacies are then notified of the customer's selection via the bidding service provider. The customer and the successful responding pharmacy are then provided with a reservation number (the customer is also provided with a key code or key number) and the patient's proper information corresponding to the bid-upon specifications and terms of the prescription transaction, allowing the customer to begin the process of presenting the prescription for the pharmacy to fill and the pharmacy to contact the patient to increase compliance.

[0021] A first alternate or additional embodiment of the present invention includes an optional module in which the bidding service provider may, typically for a fee, provide a list of similar product price comparison (SPPC) and provide a list of potential alternative drugs that are similar but may have relative lower cost. The bidding service provider may also be authorized by the customer to send the customer's prescribing physician the SPPC list for the prescriber's appropriate review, and, if necessary, prior authorization, patient interactions, discussion, and action. The fee charged by the bidding service provider may be a flat fee, or alternatively may be a percentage of the savings being provided to whomever is paying for the prescription. A fee may also be charged to transfer the list to the prescriber.

[0022] A second alternate or additional embodiment includes an optional module in which pharmaceutical manufacturers may participate in the bidding process, either directly or indirectly. Pharmaceutical manufacturers may also provide incentives to patients (i.e., a new form of direct-to-customer advertising or coupon) in hopes of

generating positive shifts in the market share for products provided by the manufacturers and to further decrease the cost of medication to the customer while allowing diffusion of innovation. Preferably all costs, funds, and coupons are handled electronically. This system also offers direct to consumer (DTC) advertising and/or a web link for product information at the time of purchase and product selection.

[0023] A third alternate or additional embodiment of the present invention includes an optional module in which the bidding service provider may have a plurality of tools for the third party to directly set up for service plans, co-pay and deductibles for all prescriptions and services. For example, the bidding service provider tool may offer the set up of a basic plan or more comprehensive packages having additional benefits or restrictions offered for a fee basis. Additional benefits may include a profile review of the BidRx.TM. users' medication, checking for such potential problems as under- or over-medication and potential drug interactions. Subscribers may also be offered ancillary service plans and incentive "points" for prescriptions that may be accumulated for discounts and further benefits. The system may optionally allow for customer feedback and professional pharmacy affiliation feedback.



Best m

*"An Oshkosh Based Company
Serving The U.S.A."*

Get competition for your prescriptions without leaving home. When drug companies compete, you save. When pharmacies compete, you save again. Shop and compare before you buy.

"I was paying \$42.00 for my prescription. With BidRx.com, I got my prescription filled at a local pharmacy for \$8.90. I couldn't believe it."

**A REAL MARKETPLACE:
COMPARE BEFORE YOU CHOOSE.**

Nearly every item you buy, from ketchup to lawn mowers to cars, involves comparison shopping. You learn about options, compare prices and features and make choices. After that, you search for the best place to buy the product or service. That's a real marketplace.

Suppose that sort of marketplace was available for prescription drugs? What if you and your doctor could learn about similar treatment options from different pharmaceutical companies, discover the price for each option and get competition from pharmacies for your business. You and your doctor would decide on the best therapy at the best price after you have information to compare options.

The marketplace is here. It's at www.BidRx.com. You learn about treatment options, get information from drug companies and independent sources for selection of the best drug therapy, get competition from pharmacies for the best services and prices and you and your doctor choose what's best for you.

WHAT ELSE SHOULD I KNOW?

Registration and use of BidRxsm is FREE for you and your doctor.

Even if you have a prescription drug card, your total prescription cost through BidRxsm could be lower than your co-payment. Shop and compare before you buy.

Let the Power of BidRxsm work for you - today and every day!

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indications, best services, best prices: that's the promise of BidRxSM

Power over Prescription Prices!

COMPARISON SHOP FOR THE BEST MEDICATION

If your doctor is going to treat you for heartburn or acid reflux, both of you should learn about similar drug products, including prices, so the best medicine can be prescribed at the best price. Notice the difference in cost from the table below. Your doctor could prescribe Aciphex, which would cost you a maximum of \$139, or Prilosec OTC, which would cost you a maximum of \$22. The price differences are real and dramatic; you and your doctor need this information to start or change therapy.

Table of Similar Drug Products for Aciphex

Drug	Qty	Max Cost	Coupon	Max U-Pay
Prilosec OTC 20 mg	30	\$22	\$0	\$22
Omeprazole 20 mg	30	\$64	\$0	\$64
Prevacid 15 mg	30	\$95	\$0	\$95
Protonix 20 mg	30	\$112	\$0	\$112
Nexium 20 mg	30	\$139	\$25	\$114
Aciphex 20 mg	30	\$139	\$0	\$139



COMPARISON SHOP FOR THE BEST PHARMACY

Pharmacies want your business. Neighborhood pharmacies and mail order pharmacies are available now to fill your prescriptions. More are joining every day.

With BidRxSM, you get bids from pharmacies in your area or across the U.S. if you include mail order. Consider the options before you choose the best pharmacy for you. If your pharmacy isn't bidding, tell them about BidRxSM so you can compare them too.

Table of Bids from Pharmacies

Pharmacy	Price	Service	Coupon	U-Pay
Ken's Pharmacy	\$18.13	Delivery \$1.00	\$10	\$9.13
Jim's Pharmacy	\$19.29	Drive-Up Window	\$0	\$19.29
Jen's Pharmacy	\$20.17	24 Hour Service	\$0	\$20.17
Andy's Pharmacy	\$21.99	24 Hour Service	\$0	\$21.99
Nancy's Pharmacy	\$22.00	Drive-Up Window, 24 Hour Service	\$0	\$22.00

“My company spent over \$1,000,000 on prescription drugs for our employees last year. With BidRx.com, our savings will be greater than \$500,000, (a savings of more than 50%). And I can offer my employees a real benefit with zero co-pay. My company needs these savings to hire more employees and offer competitive wages to keep my company growing.”

Savings from using BidRxSM:

1st Aciphex to Prilosec OTC: $\$139 - \$22 = \$117.00$
 2nd Prilosec OTC @ Ken's: $\$22 - \$9.13 = \$12.87$

YOUR Net Cost

$\$139.00 - \$129.87 = \$9.13$

HOW DO I USE BidRxSM TO START SAVING?

In 4 easy steps, BidRxSM brings you power over prescription prices.

1. Go to www.BidRx.com; click on "how it works" to view a brief tutorial on BidRx; complete your registration; it's free.
2. Start by entering your prescription information; learn about similar medications to discuss with your doctor; learn about coupons from pharmaceutical companies; learn about comparative prices; you and your doctor can choose the best medications after all relevant information is considered.
3. Start the bidding process from pharmacies by deciding on services you require; compare offers from pharmacies and accept a bid. Check "Include Mail Order" to see savings from all pharmacy options.
4. Mail or bring your reservations, your prescription and payment to the pharmacy and get your medication.

FOR IMMEDIATE RELEASE:

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THE START OF A PRESCRIPTION REVOLUTION

*BidRx.com completely changes the way prescription drugs are sold
by helping consumers find lower prices and make more informed decisions*

OSHKOSH, WISC. — August 2, 2006 — Americans are paying more and more for their medications, with many seeing double-digit increases or more over the past decade. The changing landscape of brand names, generics and over-the-counter choices is confusing, and decisions about prescribing are often made without regard to product cost. Health insurance coverage is changing rapidly too. The trend is toward higher co-payments or co-insurance for traditional prescription card programs and consumer-driven health plans with high deductibles, meaning that out-of-pocket expenses are on the rise.

With all of these changes, cost is becoming more of a factor when consumers are ready to fill their prescriptions. **Enter BidRx.com, a free website that is changing the way prescription drugs are marketed, sold, distributed and dispensed in the United States. As online travel sites have revolutionized how consumers find inexpensive airfares and hotels online, BidRx.com has created an open and competitive marketplace for consumers to find the best medications for their health needs at the best prices, with savings up to 85 percent or more on prescriptions. Visitors to the site can learn about similar medications they could be taking, receive discounts directly from pharmaceutical companies, and then put their prescriptions out for bid so they can compare prices and services from various pharmacies.**

Several thousand pharmacies nationwide, including neighborhood, mail-order and specialty pharmacies, have signed contracts to bid for business on BidRx.com. Omro Pharmacy of Omro, Wisc., is one of the pharmacies to become a site partner. "As an independent drug store, we're always looking for ways to serve more customers," says

Ken Bressers, RPh, pharmacist and owner, Omro Pharmacy. "I think it's really important that BidRx exists. It's the first real way to find reasonable prescription pricing online. And, with BidRx.com, although we're in a small town, our pharmacy can reach millions of American consumers and offer them medications at honest prices. That makes us feel good, and it keeps us in business."

Positive feedback about the site has been overwhelming. "I first heard about BidRx.com when I was checking a prescription price for my mom. I went to her regular pharmacy to find out their price, which was \$26.99. For fun, I checked the same prescription on BidRx.com. I was shocked that the bid came back at only \$8.64," says Nancy Leatherwood, Oshkosh, Wisc. "It was a huge cost savings for my mom, who is on a fixed income. BidRx was so easy, I really recommend it for everyone. I'll definitely do it again for my mom and for my own prescriptions. I had no idea that there could be such a huge range in medication pricing; it was a real eye-opener."

Consumers are finding BidRx.com to be an excellent tool for comparison shopping, as well. "I'm independently employed, and pay for my own insurance," says John LaPrest, Pickett, Wisc. "I was using an acid reflux medication at a cost of more than \$100 a month, just too much. I went to BidRx.com to research my options, and discovered there were several similar drugs, including an over-the-counter drug for only about \$14 a month. I asked my physician, and he told me, sure, it's the same basic formula; it would work. Why didn't he tell me about it before? He said, frankly, doctors don't have the time; there's no way they can keep up with new drugs, new generic choices or those that move to over-the-counter. If they know that a particular brand works, that's what they prescribe. But they're not taking cost into account. Before I fill any prescription now, I'm going to check BidRx.com."

It's easy to participate. Visit BidRx.com and register on the confidential and secure site. Enter a drug name, quantity and directions, and instantly obtain information and competition on medications, including prices, electronic coupons for discounts from pharmaceutical companies, and competitive bids on prescriptions and services from

everywhere, including local neighborhood pharmacies and mail-order pharmacies around the United States.

“Consumers are demanding more information and better prices for their prescriptions. And with the trend toward consumer-driven health plans, including Medicare Part D, BidRx.com can help control out-of-pocket costs and increase consumers’ knowledge about prescription drugs,” says Tom Kellenberger, Pharm.D., vice president, BidRx, LLC. “The bottom line? Americans will save money by using BidRx.com to shop for their prescriptions and they can still use their local pharmacies if they are participating. But for the best results right now, consumers should check the ‘include mail order’ box to compare prices across the United States; they also can invite their local pharmacies to join BidRxsm. Early users are enjoying significant savings even when compared to the co-payment on their prescription benefit card.”

BidRx, LLC, based in Oshkosh, Wisc., connects consumers and prescribers with pharmacies, manufacturers, and benefit sponsors to empower them to make better, more cost-effective drug and service purchasing decisions. Visit www.BidRx.com to learn more.

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Other Testimonials

"I was paying \$42.00 for my prescription. With BidRx.com, I got my prescription filled at a local pharmacy for \$8.90. I couldn't believe it."

"I have a prescription drug plan with a co-pay. I decided to go to BidRx.com and check out prices. I put in my prescription and my child's prescription and was amazed that the price of the prescription was 51% less than my co-pay. I will definitely use BidRx.com for all my family's prescription needs. This is comparison shopping at its best."

"My dad was taking a prescription which cost him \$66.30. I asked his doctor if he could use a similar product I found on BidRx.com and his doctor was surprised how much less expensive a similar product was (\$19.70). This was a 70% savings to get the same results. My dad's doctor is glad she knows about BidRx.com and will share this with her other patients."

"I'm independently employed, and pay for my own insurance. My acid reflux medication was more than \$100 a month, just too much. I went to BidRx.com and discovered there were several similar drugs, including an over-the-counter drug for about \$14.00 a month. That's an 86% savings each month. So I told my doctor and he asked how I knew this and I told him about BidRx.com. My doctor and I are BidRx.com believers. Before I fill a prescription now, I'm going to BidRx.com."

"I went to BidRx.com to check my dad's prescription and found that his \$50.00 prescription was available for \$4.11 at a local pharmacy. I could have selected a mail order pharmacy for \$3.12. My mom could not believe it."

"My company spent over \$1,000,000 on prescription drugs for our employees last year. With BidRx.com, our savings will be greater than \$500,000, (a savings of more than 50%). And I can offer my employees a real benefit with zero co-pay. My company needs these savings to hire more employees and offer competitive wages to keep my company growing."

"My mom was paying \$26.99 a month for her prescription. I went to BidRx.com and was shocked that the bid came back at only \$8.64. That's a huge monthly savings for my mom who lives on a fixed income. BidRx was so easy; I really recommend it for everyone. I'll definitely use this again for my mom and for my own prescriptions. I had no idea that there could be such a huge range in medication pricing, it was a real eye-opener."

Article on Target's Health Insurance Plans from the Minneapolis Star Tribune

Source URL: <http://www.targetunion.org/node/15044>

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Tough health care medicine for Target workers

In an effort to rein in health care costs, Target Corp. has unveiled dramatic changes to its medical insurance for workers.

Chris Serres, Star Tribune

Stung by rising health costs, Target Corp. is now offering private health accounts funded in large part by individual employees. The Minneapolis-based retailer also is considering taking the unusual step of dropping its traditional health insurance coverage altogether for high-deductible plans coupled with private savings accounts. Documents from Target to employees warn that the traditional plan won't be available much longer, but a Target spokeswoman said that no final decision has been made.

For Target's young, healthy workers, the changes could save money. But for workers with chronic health problems or even a baby on the way, the changes could mean significantly higher medical expenses.

How Target workers react to the changes, which took effect last month for most of Target's 338,000 employees, will be closely watched by other employers struggling with rising health care costs. Nationwide, health care premiums paid by workers and their employers have jumped 73 percent between 2000 and 2005. Last year, companies spent an average \$3,413 in health care premiums per worker, up from \$2,376 in 2001. Workers also have been hit, now dropping \$612 a year in premiums, up from \$360, according to the Kaiser Family Foundation.

Nation's employers are suffering health care headaches

"For the time being, most employers in this country see spiraling health care costs as an uncontrollable headache," said Jon Gabel, vice president for the Center for Studying Health System Change, a nonpartisan research group based in Washington. "They're looking to successful companies like Target for answers."

Documents provided by Target employees to the Star Tribune offer a rare, detailed window into how one company is trying to resolve the problem. In the documents, Target touts the changes as part of a broader effort to encourage employees to take increased responsibility for their health care spending, which the company believes will help reduce costs.

"Think of it like the retail business -- when people are spending their own money, they want the best value at the best price," says a guide given to employees.

One of Target's two new alternatives is a high-deductible plan coupled with health savings accounts (HSAs), which let users set aside money in accounts to spend as they see fit on medical needs. Unspent money stays with the employee from year to year and job to job and grows tax-free. Employees can comparison-shop among doctors and health care providers.

The other option is a high-deductible plan coupled with health reimbursement accounts, which are similar to HSAs, except these accounts are funded by the employer and do not transfer if a worker changes employers. This plan has much higher premiums, but the deductibles are lower than in Target's HSA.

Traditional plan's time short

Target continues to offer a conventional health care plan, in which the retailer pays 80 percent of all health care expenses. But it's unclear how much longer this option will last. A plan guide given to workers earlier this year said the traditional plan will be available only for a "limited time in the future." Target spokeswoman Carolyn Brookter said the company has not made a final decision on whether to keep the conventional plan.

She denied that the company is shifting costs to employees and said it would continue to pay the majority of employees' health costs. In 2004, Target covered 67 percent of all costs associated with its health care plans, according to the most recent data from the U.S. Department of Labor.

"We believe consumer plans allow us to continue providing competitive benefits ... while addressing the rising costs of health care benefits," she said.

But critics say the new plans' relatively high deductibles are too expensive for workers with families or existing health conditions and could discourage unhealthy people from working at Target.

"If you can go year in and year out without having to go into a doctor's office, this plan is for you," said Kip Sullivan, a steering committee member of the Minnesota Universal Health Care Coalition, whose members include labor and political groups. "But if you happen to have some health problems, not even serious ones, then this probably will give you an incentive to either drop health care coverage altogether or leave Target."

Urging smarter shopping

The theory behind HSAs, which even President Bush has touted as a potential cure for the country's spiraling health care costs, is that employees will shop more wisely for health care and will compare costs, reducing a plan's overall expenses and premiums. A study last year by Blue Cross and Blue Shield of Minnesota found that patients with HSAs made 25 percent fewer trips to their health care providers than with traditional comprehensive plans.

Target declined to disclose how much it expects to save from the changes, or how much its health care costs have risen in recent years.

Since HSAs were created three years ago, 3.2 million Americans have enrolled as of January, according to America's Health Insurance Plans, a Washington trade group.

But while companies love the plans, when employees read the fine print, they are less than enthusiastic about them. When given a choice, just 7 percent of workers choose a health savings account over a traditional plan, according to a 2005 survey by the Kaiser Family Foundation.

Nuts and bolts

The specifics of Target's HSA plan help explain that trend.

Target annually will contribute \$400 for individual employees and \$800 for families. Monthly premiums will drop to as little as \$20 for individuals with Target covering the rest of the insurance plan premiums.

But deductibles will be much higher than Target's traditional plan: up to \$5,000 for families, including Target's contribution. So a Target worker who incurs a \$5,000 medical bill but has only \$1,000 socked away in a health savings account must pay the remaining \$4,000. Target pays 80 percent of expenses beyond the deductible and all expenses once a maximum out-of-pocket level is reached -- up to \$8,800 for families.

While HSAs typically are coupled with insurance plans with high deductibles, Target's deductibles are high even by industry standards. Nationwide, the average HSA deductible is \$1,900, or 29 percent less than Target's plan; the average deductible for families is \$4,070, or 19 percent less than Target's, according to the Kaiser Family Foundation.

"The whole premise of health savings accounts is to put more financial responsibility of medical expenses on the shoulders of consumers, and that's a scary notion to a lot of people," said Matthew Josefowicz, manager of the insurance group at Celent, a Boston-based consulting and research advisory firm.

Cynthia Trueblood, a Minneapolis resident who worked at Target for eight months until leaving the company in April, is concerned that some of her former coworkers may choose the health savings account because of the low premiums -- without noticing the high deductibles.

"What are they going to do if they have a major medical expense?" asked Trueblood, who recently took a higher-paying job at Cub Foods. "There's a lot of pregnant women working at Target. When they have those babies, they're going to be overwhelmed."

Staff writer Glenn Howatt contributed to this report. Chris Serres • 612-673-4308

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Source URL: <http://www.targetunion.org/node/15044>

Drugs can be cheaper, at the right store

Cox seeks price comparison Web site

BY KATIE MERX
FREE PRESS BUSINESS WRITER

April 15, 2006

Michigan Attorney General Mike Cox wants to make it easier for consumers to comparison shop for the best price on prescription medicines.

He proposes the state create a Web site that would let Michiganders compare drug prices at all of the pharmacies in all of the communities across the state. Working with Rep. Roger Kahn, R-Saginaw, who is a medical doctor, Cox is asking the state Legislature to pass a bill that would make it happen. House Bill 4559 has passed the House and is now being considered by the Senate Committee on Health Policy.

The idea is to give people -- especially those who don't have prescription drug coverage - - the tools to easily save money on their increasingly expensive medicines.

"It can't do any harm," said retired computer executive William Carey, 76, of Farmington Hills. "Any form of competition will even the market out. It might lower prices."

That's what's happening in Florida, which launched a drug-cost comparison Web site last year, former U.S. House Speaker Newt Gingrich said during a visit to metro Detroit last week.

And it seems to be the way things are headed in several other states -- including Maryland and Arizona -- that have launched drug-price Web sites.

Without the benefit of an insurance company negotiating for them, many people end up paying many times more for their drugs than they have to, Cox said.

Sure, people can shop around on their own. But it's time-consuming and frustrating for consumers to call every pharmacy in town to price medicines. So, many people don't do it, and it's costing them a bundle.

For example, in Sterling Heights, on Jan. 17, the price for an Albuterol asthma inhaler ranged from \$13.99 at the Meijer store on Van Dyke to \$49 at the Holiday Pharmacy on Schoenherr, according to an undercover drug-price survey the Attorney General's Office conducted in January and February.

Prices varied just as much if not more in nine other communities across the state. The survey reports that in January:

- In Saginaw, Nasonex sold for \$12.99 at the Rite Aid on East Genesee and \$106.25 at Healthway Pharmacy on North Saginaw.
- In Royal Oak, Prevacid prices ranged from \$125 at Troy Pharmacy on Coolidge to \$238.90 at Wabeek Medical Pharmacy on 13 Mile.
- In Detroit, Plavix prices ranged from \$118 at Reid's Prescription Pharmacy on Harper to \$177.09 at St. John Jefferson Pharmacy on East Jefferson.

The survey found that pharmacies might charge high prices for the community for some drugs, while charging low or average prices for others.

"If you drive down Gratiot, Woodward or Telegraph, you can look at the prices at gas stations and comparison shop," Cox said. "You open your weekend paper and you can compare pizza prices. With prescription drugs, consumers just don't have any way to comparison shop."

And the state already has the data it needs to post drug-price comparisons for consumers. It receives the prices from pharmacies as part of the reimbursement process for Medicaid and Medicare, Cox said.

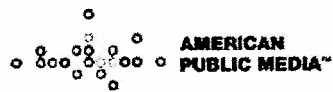
The Michigan Department of Community Health already posts the average wholesale price for the 25 most commonly prescribed drugs at www.michigan.gov/mdch. The average wholesale price is the price uninsured consumers should be able to pay for their prescriptions, said department spokesman T.J. Bucholz.

"We would like to work with the attorney general and the Legislature to improve" the Web site "and add to it, if they are able to put some more resources toward it," Bucholz said.

But Cox said the state could easily duplicate Maryland's price comparison Web site by telling the state's health-information data vendor to create and maintain a Web site just like the one that company does for Maryland.

Contact **KATIE MERX** at 313-222-8762 or kmerx@freepress.com.

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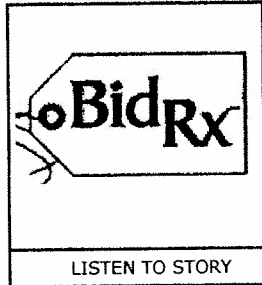
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Friday, August 04, 2006



Prescription for Bid Rx: Drug buying options

Listen to this story

A new website hopes to do for prescription drugs what eBay did for auctions. Helen Palmer reports.

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TEXT OF STORY

KAI RYSSDAL: We all try to be careful consumers. Shop around for the best prices. But when you need prescription drugs it gets complicated. You'd have to call all your local pharmacies to find out who has the best deal. If that sounds like a business opportunity to you, you're too late. There's a new online venture called BidRx.com. The founders say they want to do for prescription medicines what Travelocity and Expedia have done for travel. From the Marketplace Health Desk at WGBH, Helen Palmer has the story.

HELEN PALMER: Tom Kellenberger, a retired pharmacist, was so fed up with the lack of information about drug prices that he helped invent BidRx.

TOM KELLENBERGER: It's a consumer-driven website that really empowers consumers to comparison-shop for prescription drugs.

You need a prescription to register. Enter the drug's name and the website will list other drugs that treat the same condition, with their prices.

KELLENBERGER: We've got many testimonials from consumers who go back to their doctor and say, "Doctor, is there any reason that instead of the \$139 drug that I'm taking that the \$22 drug wouldn't be effective for me?"

Kellenberger says doctors are usually happy to make the switch. Then you choose whether you want bids from just local drug stores or from mail-order pharmacies as well.

Pharmacies that are members of BidRx — there are several thousand already — will offer their best price for filling your prescription.

Hayden Huskamp teaches health economics at Harvard Medical School. She says BidRx could really help the uninsured, who pay the highest drug costs.

HAYDEN HUSKAMP: BidRx will give them information about where is the cheapest place that they can find a particular drug. It'll tell them about other, cheaper drugs that might work for them, and it will also encourage pharmacies to compete on their dispensing fees.

Huskamp says it could also help people with insurance with a high deductible, who have to spend \$5,000 or so out-of-pocket before insurance kicks in. BidRx could squeeze the local corner pharmacy.

At Johnson's Drug store in Waltham, Mass., they've been counting out and dispensing pills for 150 years. But pharmacist-owner Steve Bernardi doesn't see BidRx as a threat. He says his prices are already

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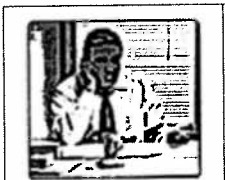
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competitive and he offers important services.

STEVE BERNARDI: We're sort of the gatekeepers of people's medication, so some services are worth paying for. It shouldn't always just be about price.

Bernardi says pharmacists like him know their customers and always check for drug interactions, for example. If people get their meds from several different pharmacies, that might not happen. Kellenberger says BidRx saves cash by cutting out the middle man — the PBM, the pharmacy benefit manager, who negotiates drug prices for insurance companies. But the head of the PBMs' trade association, Mark Merritt, says he welcomes this competition.

MARK MERRITT: We have 200 million Americans who use PBMs who generate discounts of 25 percent and better for consumers. And if BidRx can get there and compete, welcome to the game.

BidRx will only work if a critical mass of pharmacies and patients sign on. Kellenberger says insurance companies are interested. It's free to patients and doctors by the way. Kellenberger says he'll make money the same way Google does . . . advertising!

In Boston, I'm Helen Palmer for Marketplace.



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**OSHKOSH CHAMBER OF COMMERCE PARTNERS WITH COMPANY THAT
STARTED PRESCRIPTION REVOLUTION**

OSHKOSH (August 7, 2006)—Americans are paying more and more for their medications, with many seeing double-digit increases or more during the past decade. Trends in health insurance coverage are toward higher co-payments or co-insurance for traditional prescription card programs and rising out-of-pocket expenses.

Enter BidRx.com, a patent-pending free Web site that is changing the way prescription drugs are marketed, sold, distributed and dispensed in the United States. The Oshkosh Chamber of Commerce believes this revolutionary program will be the answer for consumers to find the best medications at the best prices.

The Oshkosh Chamber of Commerce has partnered with Oshkosh-based BidRx, LLC, to provide prescription cost savings to employers and their employees of Chamber-member businesses. Through the new program, the Oshkosh Chamber has signed a letter

of intent for all of its 1,100 members to receive the benefit at a huge savings if they implement the program by January 31, 2007. Chamber members who implement the program after that time will get less savings, but still can realize a 20 percent cost savings.

“This is a paradigm shift in the way prescription drugs will be purchased in this era of consumerism,” said John Casper, president/CEO of the Oshkosh Chamber. “It will allow buyers open access and transparency to pharmaceutical purchases.

“This is a benefit that companies can offer employees whether they have a company-sponsored health insurance plan in place or not. Even the smallest of companies can, at no cost, offer a BidRx prescription drug card to their employees, who will save hundreds of dollars each year on medications.”

BidRx.com has created an open and competitive marketplace for consumers to find the best medications for their needs, with savings up to 85 percent. Visitors to the Web site can learn about similar medications, receive discounts directly from pharmaceutical companies, and then put their prescriptions out for bid to compare prices and services.

Several thousands pharmacies nationwide, including neighborhood and mail-order pharmacies, have signed contracts to bid for business on BidRx.com.

“Consumers are demanding more information and better prices for their prescriptions,” said Tom Kellenberger, vice president of BidRx, LLC. “Americans will save money by using BidRx.com to shop for their prescriptions, and they can still use their local pharmacies if they are participating.”

To learn how BidRx.com works, log on and register to the confidential and secure site. Enter a drug name, quantity and directions for use, and instantly obtain information and competition on medications, including prices, electronic coupons for discounts from pharmaceutical companies, and competitive bids on prescriptions and services from anywhere in the United States.

For more information on the program, contact BidRx, LLC, at (920)230-6200.

-30-

Founded in 1907, the Oshkosh Chamber of Commerce, a five-star accredited chamber of commerce, is the community's leading advocate and champion for business. Its primary objective is to create a climate of growth and success in our community. The Oshkosh Chamber provides leadership programs and opportunities as well as business-building initiatives that focus on the critical priorities of the community. By leveraging the support, talent and resources of its members, the Oshkosh Chamber is one of the leading organizations helping to improve the economic vitality and quality of life in Oshkosh.

Consumer Benefits



- ✓ Open, transparent system
- ✓ Competition for products, pharmacies & services
- ✓ Full information to enable value-driven purchasing decisions
- ✓ Enables true consumer-driven prescription management
- ✓ Free basic service for consumers
- ✓ Savings report on similar drugs @ Point-Of-Decision
- ✓ Manufacturer incentives or coupons at Point-Of-Decision
- ✓ Eliminates restrictive networks; every pharmacy can compete
- ✓ Learn about new products & new services instantly
- ✓ Satisfies & empowers buyers
- ✓ Drug costs can be reduced; more services are available
- ✓ Portable, electronic drug profile across and outside of benefit plans
- ✓ Access to competitive cognitive services
- ✓ Consumers get full benefits from marketplace discounts

PATENT-PENDING

Payer Benefits



- ✓ New benefit designs can be implemented dynamically
- ✓ CDH plans can work effectively and efficiently
- ✓ Cuts costs through open competition & member-driven Rx management
- ✓ Full transparency
- ✓ Minimize member confusion about benefit design
- ✓ Full information for members on all products, services, & providers
- ✓ Improved member satisfaction
- ✓ On-line reports that link business decision to results
- ✓ Communicate changes to members instantly at Point-Of-Decision
- ✓ Design & implement benefits that align cost with value
- ✓ No hassles over price or plan designs at Point-Of-Sale
- ✓ More satisfied providers
- ✓ All financial transactions via Electronic Funds Transfer (EFT)
- ✓ Payers get full benefits from marketplace discounts

PATENT-PENDING

Pharmacy Benefits



- ✓ Set own final prices at each store
- ✓ Open network registries
- ✓ Specialty products can be provided & marketed
- ✓ No required mail service or restrictive co-payments
- ✓ Market new services
- ✓ No plan or formulary exclusions or rejects
- ✓ No prior authorizations to process
- ✓ No claims adjudication
- ✓ No hassles at point of sale for cost or coverage "surprises"
- ✓ Opportunity for improved inventory management
- ✓ MTMS (Pharmaceutical Care or Clinical) Services can be provided & marketed
- ✓ Free, on-line DTC marketing
- ✓ On-line reports
- ✓ Market research on-line
- ✓ Marketplace discounts benefit consumers and payers directly
- ✓ Pharmacies differentiate themselves from competitors

PATENT-PENDING

Prescriber Benefits



- ✓ Prescribers are back in control of drug choices
- ✓ Therapeutic & economic product information known at Point-Of-Decision (POD)
- ✓ Access to products from all manufacturers
- ✓ Access to sources of information from pharmaceutical companies & others
- ✓ Information about services available from participating pharmacies
- ✓ E-prescribing can be accommodated on the system, free
- ✓ Basic service is free including on-line reports
- ✓ Standard internet hardware or software (computer, web browser, web access)
- ✓ Prescribing record for each patient across all payment sources
- ✓ No calls for interchanges
- ✓ No calls for Formulary Restrictions
- ✓ No calls for Plan Exclusions
- ✓ No calls for Prior Authorizations (PAs)
- ✓ Immediate resolution of PAs at point of prescribing

PATENT-PENDING

Pharmaceutical Company Benefits

- ✓ Open competition for all products
- ✓ Direct-To-Consumer & Physician marketing @ Point-Of-Decision (POD)
- ✓ Product incentives @ Point-Of-Decision
- ✓ Influence purchasing decisions @ Point-Of-Decision
- ✓ On-line reports that link business decisions to results
- ✓ On-line control for marketing incentives
- ✓ Penetrate new markets quickly
- ✓ Full transparency
- ✓ Provide links to product information for consumers & prescribers @ POD
- ✓ Supplements or replaces sample distribution system
- ✓ Track compliance and persistence from samples & prescriptions
- ✓ Timely market research
- ✓ Eliminate OIG & Informed consent issues
- ✓ Dynamic rebates & incentives efficiently managed without contracts
- ✓ All financial transactions via Electronic Funds Transfer (EFT)
- ✓ Marketplace discounts benefit consumers and payers directly
- ✓ Prescribers and consumers are back in control

PATENT-PENDING

What about those who don't, won't, or can't use the Web?

- **Conditions**
 - Nearly 80% of homes have web access; 50% have broadband
 - Some prescribers have no access to web and no interest in learning
 - Some consumers have no access to web and no interest in learning
- **Possible Solutions for those without web access**
 - Pharmacy providers – phone, fax or take Rx to pharmacy as usual & RPh will access MUM I and be consumer's advocate
 - Prescribers' Office Personnel – support staff can access MUM I for patients
 - Friends & Family – advocate from anywhere in world (web access)
 - MTM Service providers – advocacy service plus medication management
 - Insurers – customer service personnel can be advocates for members
 - Employers – HR benefit personnel can be advocates for employees
 - Independent Insurance Agents – new, valuable service they can offer
 - Invited Assistants – anyone the consumer invites can provide assistance
 - Senior Citizens Centers – new, valuable service for computer challenged
 - Churches & other volunteer organizations – service for members
 - New business entities – new, valuable services

PATENT-PENDING

Firm + Web = Lower drug costs

BY JEFF BOLLIER
of The Northwestern

Local biz launches prescription Web site

Canadians have started coming to Oshkosh for their prescription drugs, and Ralph Kalles and Tom Kellenberger couldn't be happier.

The reversal of the practice of Wisconsin importing drugs from Canada means their company, BidRx, has already started to work after it launched

earlier this month. "They're cheaper here now," Kalles said. "We have created a marketplace for prescription drugs."

Kalles, an Oshkosh-area resident, created and patented www.bidrx.com and fully expects the Oshkosh-based Web firm to revolutionize the way

www.bidrx.com

patients around the country will research and purchase their prescription drugs in full consultation with their doctors, health insurers and employers.

The company has introduced a competitive, Web-based marketplace for

medications and the pharmacies that provide them.

"We've found that when consumers have money in the game, they're willing to make a call to their doctor (about alternative medications)," Kalles said. "Over 1,000 employers have already signed up in a week's time."

The Oshkosh Chamber of Commerce has already thrown its support behind the fledgling Web site.

The Chamber has signed a letter of intent for all 1,100 members to join the site at a reduced cost if they sign their employees and health plans up by Jan. 31, 2007. BidRx requires insured

and cash-paying consumers to create a membership account for free before they begin searching for prescribed medications. Consumers enter the length of their dosage before being presented with the maximum cost of that prescription. But they also see comparable alternative

BIDRX, PAGE 7

BIDRX: Consumers may see significant savings

FROM PAGE A1

suggested by an independent board of academics and the prices of those medications, too. Kellenberger, BidRx's director of sales and marketing and based out of Minneapolis, stressed that any decision to change prescriptions cannot take place without a doctor's approval.

"You still need a valid prescription called in, walked in or faxed in by your doctor," Kallenberger said. "This is just

a marketplace."

The final step of the process, selecting which pharmacy will fill the order, can also save consumers money, too.

Kalies said pharmacies can choose to sell the drugs at different prices and consumers can select mail order or local pharmacies participating in the site. Kalies and Kellenberger hope the site cuts through the darkness most consumers have struggled through as drug prices increased by double-digit

percentages over the past 10 years.

They say early tests of the site showed consumers could realize significant cost savings more than 50 percent of the time.

"Our site gives you open, transparent competition from all pharmacies who can meet customer needs and desires," Kellenberger said.

Jeff Bollier: (920) 426-6688 or jbollier@thenorthwestern.com.

I can save how much?

A search for popular, brand-name medications on BidRx found some surprising savings through local and mail-order pharmacies. Below is a list of medications, the maximum price consumers would pay, a potential alternative choice suggested and the potential savings as of Friday. Prices are subject to change, alternative number of pills last as long as original prescription's and any alternative would have to be discussed and approved by your physician before purchasing.

Prescription	No.	Cost	Alternative	No.	Alt. Price	Savings
Lipitor	30	\$84.83	Crestor	15	\$20.09	\$64.74
Zoloft	30	\$55.99	Fluoxetine HCl	30	\$0	\$55.99
Nexium	30	\$114.87	Prilosec OTC	60	\$16.83	\$98.04
Ambien	14	\$26.95	Flurazepam HCl	14	\$0	\$26.95
Diovan	30	\$33.56	Benicar	30	\$30.10	\$3.46

Source: BidRx LLC