



HDHP VS. PPO

A CASE STUDY



NOT JUST DATA. DIRECTION.

THE PROBLEM

An employee whose main healthcare expense is prescription costs were given the choice by their employer between a High Deductible Health Plan (HDHP) and a Preferred Provider Organization (PPO). Despite the fact that their employer contributed significant funds to a Health Savings Plan (HSA) on their behalf and the HDHP had a lower employee contribution amount, they were leaning towards the PPO.

THE SOLUTION

The employee and their Kapnick representative used RxKap to look up the cost of the monthly maintenance meds on the Famulus app and discovered that their scripts were so inexpensive using the app that they could enroll in the HDHP with employer contributions and a lower monthly contribution, and still save more money over the course of a year than they would on the PPO plan.

Plus, any excess funds that they have left in their HSA at the end of the year will belong to them and can be used down the road for healthcare expenses.

THE NUMBERS

Here are a couple examples of real-life savings from RxKap users:

"I went to the pharmacy to pick up a new EpiPen and found that the BCBSM approved amount that was going to apply to my deductible was going to be \$288, but the new Famulus app showed that I would only pay \$108."

"I used this at my pharmacy and saved 50% on my medication. Was supposed to be \$40 and I ended up spending \$19."

