



New from HealthEZ

## Medical Injectable Carve-out (MICO) program

Infusion drug costs can quickly stretch into the thousands of dollars per week. The HealthEZ medical injectable carve-out (MICO) program is designed to dramatically reduce infusion care costs without “white bagging”. The program is integrated with our skilled and compassionate Care Advocacy team, ensuring a positive member experience.

This carve-out solution covers over 250 high-cost medications and can dramatically impact plan expenses **without PEPM costs** and **includes a cap on fees**.

**There are two unique solutions to reduce the cost of care for covered plan members:**

### Medical Assistance Program

- Need-based, manufacturer funded solution.
- Zero drug cost.
- 30% of AWP savings fee; capped at \$6,000.
- Member application is required.

### Cost Plus Program

- Infusion drug will be excluded from medical plan.
- Provider sources drug via usual, preferred source.
- Drug cost will be reimbursed between 110% and 125% of the wholesale cost.
- Saves 30-70% of the drug cost, compared to traditional PPO reimbursement rates.
- No change or impact to the member experience; it's all handled behind the scenes.

## The savings add up quickly

**Perfect example:** A current member with significant cancer therapy infusion costs needs a cost savings solution. Moving this member to the MICO program will yield dramatic plan savings:



### Infusion costs without MICO

17 infusions per year =  
**\$629,000 in covered cost.**

vs.



### Infusion costs with MICO

17 infusions per year =  
**\$204,000 in covered cost.**

## SAVINGS POTENTIAL

**\$425,000 annual savings with Cost Plus.**

(\$527,000 annual savings if the member qualifies for assistance.)

## Act now to reduce plan costs

MICO could immediately lead to significant savings that result in lower plan and reinsurance costs with no PEPM costs. **If there is no current impact, this program can still be implemented to mitigate future, potential claims cost.**

**Ask us how we can help add the MICO program to your plan now.**