

DestinationRx FAQs

About DestinationRx

Since its inception in 1999, DestinationRx has grown from a pioneer in consumer drug comparison and purchasing to a recognized drug and health plan comparison industry leader. With our Plan Compare, Drug Compare and Healthcare Exchange offerings, we equip millions of individuals with the educational, strategic, and transaction-support tools necessary to navigate today's complex healthcare marketplace. Our technology has been used across the healthcare industry to assist and enroll more than nine million Medicare beneficiaries in the last six years, making DestinationRx the largest Healthcare Exchange solutions provider in the market.

Healthcare Exchanges

What is a Healthcare Exchange?

A Healthcare Exchange, as described by the new Healthcare Reform law, is an electronic marketplace, operated by state governments, where individuals and small businesses can purchase health insurance coverage. The Department of Health and Human Services will oversee the requirements for each of these exchanges with each state providing the regulatory infrastructure for the carriers offering plans in their respective states. Multiple states can also pool their resources to build and run "regional" exchanges.

How does a Healthcare Exchange work?

Typically, a Healthcare Exchange sets standard benefit types and uses premium information as well as other cost-sharing information, such as deductibles and co-pay levels to present an apples-to-apples comparison to consumers so that they can compare the relative cost of similar health coverage from different health insurers. The exchanges are envisioned to allow for either individuals to enroll directly or for insurance agents and brokers to use the exchanges on behalf of individual consumers wanting additional help and expertise in selecting the appropriate insurance policies.

What kind of Healthcare Exchanges currently exist?

There are a few states that are running Healthcare Exchanges, including Utah and Massachusetts, where insurance for individuals is being marketed. In addition, since 2005 the largest Healthcare Exchange is run by the Centers for Medicare and Medicaid Services on behalf of Medicare beneficiaries. On this Exchange, known as the Medicare.gov Plan Finder, those eligible for Medicare can compare the relative costs and coverage for Part D Prescription Drug Coverage and Medicare Advantage health plans.

With the existing state-based exchanges, it is expected that the new provisions in the Healthcare Reform law will mean some changes are in store as to how the plans are compared, marketed and overseen.

Plan Compare

What is the purpose of Plan Compare?

The purpose of Plan Compare is to help Medicare beneficiaries compare, select and enroll the best plan given their individual circumstances. We do this by gathering information about the individual and presenting a comparison of available Medicare plans. The organization deploying the plan comparison technology can choose the type of plan (Part-D, MA/MAPD, or Medigap) and the specific plans to include in the comparison.

How does Plan Compare work?

The Plan Compare technology is provided to Healthplans, PBM's, government entities and non-government organizations (NGO's) via a hosted or web service approach. All configurations of the Plan Compare product start by gathering beneficiary personal information such as eligibility, health condition, and medications. This information is used to return a list of plans ranked by total out of pocket cost.

What are benefits of Plan Compare to individuals?

Provides dynamic comparison of available plans driven by the consumers personal health information to allow for comparison of plans beyond premium. In many cases the lowest premium plans are not the best plan for an individual.

What are benefits of Plan Compare to health plans?

Health plans benefit from a CMS compliant web site that increases enrollments and creates operational efficiencies. As an expert in seniors' online enrollment experience, we are continuously updating technology and UI on our client sites based on our learning and testing from our consumer site to increase the conversation of visitors to applications.

What are benefits of Plan Compare and the enrollment platform to brokers?

Brokers and Field Marketing Organizations benefit from the efficiencies created by having a single source for plan comparison, information, and online enrollment.

What are benefits of DestinationRx's enrollment platform for health plans?

Health Plans benefit from an online enrollment solution that is CMS compliant, fits with existing processes, and creates internal efficiencies by consolidating enrolments from numerous brokers and Field Marketing Organizations (FMOs).

Drug Compare

What is the purpose of Drug Compare?

The purpose of Drug Compare is to implement and make accessible comparative effectiveness research. We do this by mapping different drugs in a dose-specific way to each other as appropriate based on publically available research. In addition we link it to client drug formularies so that users cannot only see the mapping between drugs, but also compare prices directly.

How is Drug Compare delivered to the end-user?

Drug Compare is typically delivered as a hosted web-site. In other words, clients tell us where the web-site should sit within their web-site, and we make it appear there. Alternatively we also make the content available as a web-service, which means that the client only gets the content and creates their own delivery n a web-site. Finally, we perform ad hoc analytics utilizing our Drug Compare database.

How does DestinationRx arrive at the content?

DestinationRx has a staff of pharmacists that continuously review the drug landscape. They use publically available comparative effectiveness research publications. They carry out a thorough review and establish relationships between drugs/dosages within a drug class, and across drug classes. Then these relationships are reviewed by a panel of practicing physicians to ensure that our findings are consistent with clinical practice.

Does DestinationRx conduct clinical trials?

No, DestinationRx does not conduct clinical trials. Instead it uses publically available comparative effectiveness research.

How broad is the coverage of Drug Compare?

Drug Compare presently covers 95 drug classes. Among the top 200 drugs this means that we cover 75% of all drugs. But in reality not all drugs are good candidates for Drug Compare. For example, antibiotics are explicitly excluded. If we only consider candidate drugs among the top 200, Drug Compare covers 85%.

What other content does Drug Compare provide?

Beyond pricing and comparative effectiveness Drug Compare also makes available clinical content such as drug information, side effect, and interactions. Furthermore, Drug Compare allows users to select and find a suitable pharmacy.

What are benefits of Drug Compare?

Payer and PBM clients, as well as end-users benefit from lower drug spend, higher generics penetration, higher drug adherence, and increased member engagement.