

Empowering Consumer Choice with ePrescribing

Easier access to understandable prescription drug and cost information drives engagement, medication adherence and improves outcomes.

Summary

Adherence to medication regimens is a significant contributor to successful patient care outcomes. Yet, even today, when consumers can choose where to purchase common items based on cost and other important information they can easily access from a computer or mobile device, prescription drug information, including out-of-pocket (OOP) costs, continues to be difficult to access. As a result, sticker shock at the pharmacy is an all-too-common occurrence that often leads to new prescription abandonment at the counter or to a consumer deciding not to refill a prescription.

Real-Time Pharmacy Benefit (RTPB) information is available to clinicians but remains largely inaccessible to consumers because health tech developers face cost-prohibitive technical requirements from entities controlling the information. At the same time, the education materials patients receive from providers and pharmacies can be misplaced easily or simply set aside and never read. Regardless, the information is often difficult to understand and can be easily forgotten as a result.

Patients today are largely unable to see how much their prescription will cost at different pharmacies and then have their physician direct the prescription to a pharmacy of their choosing.

Fortunately, the FDB Vela™ ePrescribing network entered the market in 2022, and has been focused on fostering innovation, supporting patient advocacy, and making it easier for participants to access and share RTPB data and other drug information with providers and patients during the prescribing and fulfillment process. FDB Vela believes there is great value in offering this information in consumer-facing solutions. As pharmacies, insurers, electronic health records (EHRs),

pharmacy benefit managers (PBMs), and health tech companies join the network, medication cost information and education information can be made readily available to consumers in a highly familiar and convenient way to encourage prescription fulfillment and long-term medication adherence with the ultimate goal of improving outcomes.

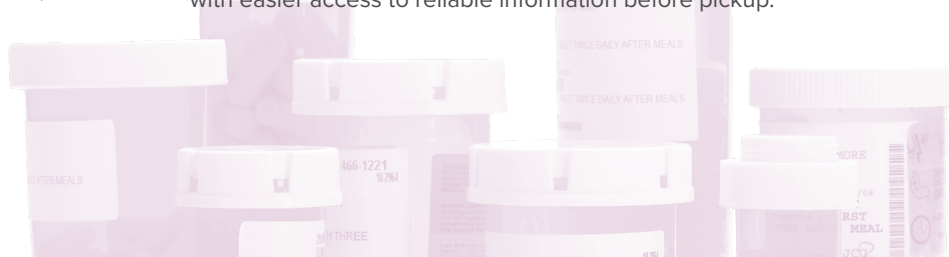
Challenges in Medication Adherence

Medication nonadherence is well-established as a key contributing factor to poorer patient outcomes and further increasing overall healthcare costs through additional physician appointments, emergency department visits, hospitalizations, and other services.

In 2020, for example, the Centers for Disease Control and Prevention reported that cost-related nonadherence to prescriptions was associated with a 15% to 22% higher all-cause mortality rate for all conditions.¹ Furthermore, the economic cost of medication nonadherence across 14 conditions ranged from \$949 to \$44,190 per patient, according to a 2018 study,² and a total cost approximating \$500 billion.³

People have many reasons for not taking their medications as prescribed.⁴ Sometimes it is as simple as concern about side effects, or a lack of understanding about why a drug is prescribed and how to take it. Other times, people simply forget to take their medications or stop taking them because they feel better and believe they can stop taking the drug.

Often, however, the bottom line leading to medication nonadherence is cost. When patients must choose between paying for housing, food, transportation, or filling a prescription, they will make their best-informed decision based on what they know about their medication and health—or perceive that they know—and balance it against cost. The choice to abandon a prescription is often the result of patients being unpleasantly surprised by the high cost of the prescription at the pharmacy counter, an emotional reaction that could have been mitigated with easier access to reliable information before pickup.



Problem: *Inaccessible Out-of-Pocket Prescription Drug Costs*

Currently, any consumer with a smartphone and network access can accurately estimate their anticipated OOP spending for an airplane flight across the country, a new SUV, or a week's worth of groceries, as just a few examples. But at the same time, determining OOP spending for prescription drugs is difficult—if not impossible—for Americans covered by commercial or government health insurance and especially for individuals who are uninsured or underinsured. Shopping for the most affordable option across numerous pharmacies in their communities is even less feasible for most insured consumers.

Since its inception in the early 2000s, ePrescribing has transformed the way prescriptions are written, reviewed, communicated, received, filled, and reimbursed. It has sped up the prescription process, reduced medication errors, and ultimately improved care. However, in recent years, while the healthcare industry overall has experienced massive technological change and innovation, ePrescribing processes have not kept pace nor fully responded to the needs and goals of multiple participants across healthcare.

For example, instead of making OOP spending information easy to access for patients, health insurers and PBMs in recent years have shifted more responsibility to providers, offering them access to the information to consider and share with patients when prescriptions are ordered. Providers, however, are already under enormous time pressures during patient appointments—two-thirds of physicians reported that they needed more time with new patients, according to 2020 survey results,⁵ which likely means fewer opportunities to search for and discuss lower-cost medications.

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Even when physicians can allocate time to investigate drug prices, information access is a challenge. Only 21% of primary care physicians, gastroenterologists, and rheumatologists could accurately estimate their patients' OOP costs from their EHRs, according to a 2021 study published in JAMA Network Open, with wide spending variations such as health plan deductibles, coinsurance and copays adding to the complexity.⁶

When asked about such cost estimate features within their EHR, only a quarter of physicians or fewer had benefit plan-specific formulary and costs, patient deductible information,

or pharmacy-specific pricing within their EHR, according to 2021 provider survey results.⁷ Overwhelmingly, however, providers are attempting to support patients with medication-related financial concerns. More than 9 out of 10 providers surveyed reported discussing medication affordability and 42% initiate the discussion without prompting from the patient, according to the 2022 Medication Access Report from CoverMyMeds.⁸

Likewise, that report also showed that 47% of patients had medication affordability discussions with their providers, but at the same time, 79% of patients revealed that the prescription price at the pharmacy was higher than they expected.

When spending realities exceed expectations, patients often seek alternatives—including leaving the prescription at the pharmacy. IQVIA, for example, reported abandonment rates jump from 5% to 60% when patient drug costs range from free to more than \$500.⁹ Similarly, nearly one-third (31%) of Americans report not taking their medicines as prescribed in the past year because of the cost, including 21% who report not filling a prescription or choosing an over-the-counter alternative, the Kaiser Family Foundation reported.¹⁰

Granted, empowering consumers with direct access to OOP spending information via a simple-to-use mobile or computer application will not necessarily lower the cost of prescription drugs, it can help patients find the best price and prevent the sticker shock that leads to nonadherence by encouraging consumers to initiate conversations with their providers about affordability. As well, making pharmacy pricing alternatives easily available to healthcare consumers at the point-of-care or immediately thereafter will help them make informed decisions on where to pick up their prescriptions. It will also enable them to explore payment or assistance options before they select a pharmacy, and even potentially to access savings coupons within the application.

Problem: *Inaccessible Prescription Drug Educational Information*

Another obstacle to adherence is the lack of readily accessible, reliable, and easy-to-understand information about the prescription and how it should be taken. A highly cited 2003 study showed that patients immediately forget 40% to 80% of medical information they get from providers.¹¹

A more recent finding published in 2023 verifies the earlier estimate based on interviews with patients following hospitalizations. Although more than 90% of patients were confident in their memory of their providers' instructions, only 51% correctly recalled their post-discharge treatment plan and 44% accurately remembered their medication changes.¹²

Certainly, there are countless drug information websites patients can access, but medication names and dosages can be complex and confusing. Information on these websites may also be inaccurate or irrelevant to the specific patient, given their health status and other variables.

Printed education materials given to the patient in the physician's practice, hospital or pharmacy can certainly support adherence, but documents are easily misplaced and may not be written in the patient's primary language or even at an understandable level.

Enabling Consumer Choice with Drug Information

Solution: An ePrescribing Network that Supports Choice and Empowerment

Nonadherence behaviors related to prescription drug costs, patient education, and health literacy issues are exacerbated by the healthcare industry's inability to provide patients with easily accessible and understandable information in an easy-to-access, meaningful, and convenient way that encourages healthy behaviors and informed decision making.

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Overall, the healthcare industry has yet to collectively deliver a simple method for patients with prescription drug benefits through an employer, the government, military, or Health Insurance Marketplace® to easily look up their out-of-pocket spending information. As such, patients today are largely unable to see how much their prescription will cost at different pharmacies and only then ask their provider to direct the prescription to a pharmacy of their choosing based on a more affordable price or other criteria, including convenience.

Advocacy groups like the CARIN Alliance are bringing together businesses and organizations from across the care continuum to address today's lack of price transparency and health information interoperability. Ultimately, improving access to this information when, where, and how consumers want to receive it will give healthcare consumers the same shopping prowess they enjoy for other products and services when it comes to purchasing their medications.

A practical, highly feasible solution to many of these dilemmas, however, is already available on the market. FDB Vela is an open, neutral, collaborative ePrescribing network not only focused on delivering prescriptions, but also closely working with insurers, PBMs, and pharmacies who can contribute valuable data to formulate out-of-pocket spending estimates specific to each patient's drug benefit plan.

Solution: Drug Pricing Information Within Reach

Considering 83% of Americans have their smartphone nearby at all times,¹³ centralizing drug pricing and educational information to one consumer-facing app would enable patients to have a complete view of their medication regimens and histories at their fingertips. FDB Vela envisions a consumer application that would also use patient-specific data to offer more personalized medication instructions in any of various languages to accommodate consumers with Limited English Proficiency (LEP).

Additionally, instructions would be written at a 4th–6th-grade reading level and could also be provided in pictogram, calendar, and video formats to aid comprehension by all patients. This approach would foster health literacy and improve adherence, much as FDB's Meducation® solution does now for pharmacies and other providers.

FDB Vela enables app partners to offer innovative consumer solutions and easily participate in the network. For example, once an ePrescription is written, FDB Vela enables the prescriber to direct information about the script, with the patient's consent, to a Vela-verified partner's consumer application. Through their smartphone, the patient could use the consumer application to easily view the prescription, benefit coverage information, and cost details to make a fully informed decision on where to have the script filled.

Patients can choose a pharmacy based on the out-of-pocket cost, convenience, or any other patient-preferred factors, and FDB Vela will then electronically send the prescription accordingly. Once a prescription is filled, educational materials specific to the patient's medication can also be made available.

FDB Vela makes it possible for EHRs, pharmacies, consumer application developers, and other health tech developers to offer this consumer empowerment capability within their solutions and to do so more quickly and easily. To protect the integrity of the data and transactions, FDB Vela has achieved HITRUST Risk-based, 2-year (r2) Certification, by surpassing requirements across various comprehensive cybersecurity and data protection domains and testing of controls developed from input from more than 100 security professionals.

To support patient advocacy, FDB Vela offers developers access to its network and data services within just a few weeks or less via a series of advanced APIs built on highly scalable and HITECH-certified secure Microsoft® Azure technology. This is in stark contrast with linking a new solution to a legacy ePrescribing network where developers currently face a lengthy onboarding and certification process—in some cases, nearly a year.

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FDB Vela enables developers to seamlessly embed RTPB information into ePrescribing workflows within the EHR. This allows clinicians to retrieve important information about prior authorization requirements and a patient's out-of-pocket responsibility so they can have fully informed conversations about costs and medication choice with their patients. FDB Vela's intent is also to offer patients direct access to their RTPB information through consumer-facing apps developed by network-participating health tech companies to further improve price transparency for consumers, giving them greater choice and control over their prescriptions.

Likewise, FDB Vela offers convenience for pet parents. Pet owners expect the same innovation and service when it comes to filling their pet's prescriptions as they do for their own human prescriptions. Consumers may have a preference as to where they want their pet's prescription filled based on price, loyalty, convenience, or personal preference. For example, if they are heading to their preferred pharmacy to pick up a script for themselves or a family member, they may want to pick up their pet's medication there, too, at the same time to make just one trip.

Benefits: Fully Informed Cost Discussions and Greater Adherence

The accessibility of drug OOP spending information has been so limited to date that little evidence exists on its influence concerning patient adherence and outcomes. While more than a dozen states have enacted drug price transparency laws, all of them were passed within the past 10 years¹⁴ and patient adherence or other clinical investigations following the laws have yet to be initiated.

Smaller indicators, however, have emerged demonstrating the potential of how greater accessibility of OOP drug cost information would benefit patients' health-related behaviors and outcomes. The main reason is that cost-related medication nonadherence tends to result in adherence-improving conversations between providers and patients at the point of ordering, which also appears to be a discussion that patients want to have.

A survey of more than 2,000 Medicare beneficiaries, of which 20% indicated they were nonadherent to their medications due to cost, found that nearly 90% wanted their physician to use a real-time benefit tool to determine their out-of-pocket costs. Of note, more than half (54%) of beneficiaries with cost-related nonadherence reported they would be "moderately or extremely upset" if their physicians used a medication price tool but chose not to discuss prices with them.¹⁵

Results from a different survey among patients of all ages showed that 56% would be interested in out-of-pocket cost estimates for all their care to help them understand their responsibility.¹⁶ Additionally, 60% said they requested anticipated out-of-pocket costs before care, but more than half (51%) who requested information were unable to obtain estimates easily and accurately.

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Accessible OOP spending and medication information can also contribute to improved health literacy, which is associated with greater medication adherence and care plan compliance. A 2019 literature review, for example, found that increasing health literacy can help improve health status, quality of life, specific health-related outcomes, and health behaviors, as well as preventive service utilization—even among patients facing social and economic determinants of health obstacles such as poverty and educational disadvantages.¹⁷

A study involving more than 1,200 patients presenting in the ED (Emergency Department) likewise found a "significant association" between their knowledge of medications prescribed and perceived importance.¹⁸ Researchers concluded that patients' perceived importance level was highly associated with medication adherence.

Conclusion

Knowledge and Choice Empower Patients

Drug and cost information and choice are foundational elements of a multifactor adherence and literacy strategy that also requires support and information from patients' providers, pharmacists, and payers.

Putting obstacles in the way of this information, however, makes reaching critical patient care quality and outcome goals needlessly more difficult. Today, when the required data is readily available and patient demand is high, there is no reasonable answer to why healthcare entities controlling the data access do not deliver it directly to consumers in a meaningful and easily understandable way.

FDB Vela is driving the long-overdue change toward desperately needed patient choice, control, convenience, and informed decision-making. Through its innovative and supportive network, FDB Vela is transforming ePrescribing the way the Internet and smartphones changed banking, shopping, ecommerce, and interpersonal communication.

Broader participation among pharmacies, health tech developers, insurers, and PBMs is still required, but steadily building. Empowering consumers with accessible, understandable prescription drug and cost information is crucial for improving medication adherence and overall healthcare outcomes.

By equipping patients with the tools they need to make informed decisions about their medications, FDB Vela fosters greater engagement and adherence that help lead to better health outcomes.

FDB Vela's innovative ePrescribing network addresses significant barriers by providing real-time benefit data, enhancing price transparency, and offering personalized educational resources. By equipping patients with the tools they need to make informed decisions about their medications, FDB Vela fosters greater engagement and adherence that help lead to better health outcomes.

In the years ahead, ePrescribing should emerge as one of the most active and innovative areas in the healthcare industry that will have a direct positive impact on consumer experience and medication adherence, health outcomes, and overall healthcare costs.

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