





## Carve-In vs. Carve-Out Pharmacy Benefits



### CARVE-IN

Pharmacy plans integrated into an employer's medical benefit without a separate contract.





#### Advantages and Disadvantages:

- 1** Contract
-  Care Coordination
-  Streamlined Administration
-  Minimal Focus on Rx Contract Guarantees
-  Limited Visibility of Rx Savings Opportunities

### CARVE-OUT

Pharmacy plans detached from the medical benefit, utilizing a separate PBM vendor.

#### Advantages and Disadvantages:

- 2** Contracts for Medical and Pharmacy
-  Expertise and Focus on Rx Performance
-  Visible Rx Plan Details and Guarantees
-  Rx Plan Customization Opportunities
-  Quick to Adapt to Industry Changes

### RECOMMENDATION

Self-funded employer groups can increase the value of their pharmacy benefit both health-wise and financially by carving out their pharmacy plans. A strong clinical focus, financial transparency, and tailored plan designs are invaluable. Minimal disruption to plan participants is typical when switching to a carve-out pharmacy plan. Although there was a time where gaps in integration came into question, unified data-sharing trends have now made integration seamless. To ensure a smooth transition for both employer groups and plan participants, National CooperativeRx recommends contracting with a trusted partner dedicated to serving members' needs.

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National CooperativeRx is a member-owned, not-for-profit cooperative. Plan sponsors with carve-out pharmacy benefits experience a simplified contractual process with National CooperativeRx. On behalf of plan sponsors, we negotiate one master contract with a PBM that offers exceptional savings. From there, we create custom plans to meet the specific needs of groups, designed and overseen by our expert account managers and in-house clinicians. Our contract terms, pricing, guarantees, and claims data are fully disclosed to our plan sponsors.



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