The value of integrated benefits

Medical and pharmacy benefits work together to drive savings and improve health outcomes

As the healthcare landscape continues to evolve, members and health plans are experiencing more complexity and higher costs. Managing these costs while helping members have the best experience can be incredibly challenging.

Healthcare costs continue to rise

6.7% Total health benefit costs per employee are projected to rise by 6.7% in 2026 — the highest growth in 15+ years.[1]

55% Specialty drugs account for more than half of total drug spend. They are one of the fastest-growing cost drivers for overall drug spend.[2]

Specialty drugs can fall under the medical or pharmacy benefit, increasing costs and complexities on both sides.

Integration offers proven savings and improved health outcomes

A recent study by Prime Therapeutics (Prime) and Horizon Blue Cross Blue Shield of New Jersey (Horizon)[3] showed how an integrated (carve-in) solution can lower costs and improve health outcomes compared to carve-out models.[4]

Overall savings and outcomes[5]

10.3% lower medical costs

$811 average savings on medical costs per member per year (PMPY)

7.1% lower odds of hospitalization

9.1% lower odds of emergency department visit

Using the same data, a subanalysis focused on members diagnosed with one or more of eight chronic conditions.[6] Costs averaged $1,256 lower per patient for seven conditions (asthma, congestive heart failure, coronary artery disease, depression, diabetes mellitus, multiple sclerosis and rheumatoid arthritis), with 5.6% lower odds of hospitalization and 10.7% lower odds of an emergency department visit.

Other key benefits of integration

- Simplified process due to a single point of contact for medical and pharmacy benefits
- Better insights into potential care gaps through a holistic view of medical and pharmacy data
- Better results from Prime's clinical programs, including more timely, targeted interventions, a more holistic picture of a member's health status, and improved drug adherence and health outcomes



Continued

Integration drives better coordination across the entire healthcare system

- Managing chronic conditions
- Identifying at-risk members
- Closing gaps in care
- Monitoring safe drug use

Integrated clinical solutions reinforce savings

Integrating pharmacy and medical benefits is crucial to delivering optimal results through our clinical programs. When data is integrated, care managers and providers get a clearer picture of member health, leading to improved medication adherence and better overall health outcomes.

Our HighTouchRx® solution, for example, uses clinical predictive modeling and machine-learning algorithms running on integrated medical and pharmacy data to uncover real savings.

Questions?

To learn more about the value of integration with Prime, contact your representative or visit us online at **PrimeTherapeutics.com**

Case study

Integration in action

Situation

A member was identified for duplicate therapy for Entyvio and Stelara. The member had prior authorizations (PAs) for both drugs, one on the medical benefit and one on the pharmacy benefit. On each PA form, the prescriber indicated that the member was not receiving another TNF inhibitor, an IL-1 inhibitor, a T-cell modulator, Tysabri or other nonbiologic agents.

Solution

HighTouchRx program pharmacists learned that the provider had intended to use both drugs in combination. The provider agreed to keep the PA for Stelara active and resubmit for Entyvio, indicating combination use. The previous authorization for Entyvio was rescinded.

Outcome

$186K The plan earned $186K in annualized savings.

All brand names are property of their respective owners.

[1]Mercer. (n.d.). *National survey of employer-sponsored health plans.* https://www.mercer.com/en-us/solutions/health-and-benefits/research/national-survey-of-employer-sponsored-health-plans/

[2]Segal. (2025, September 9). *Some 2026 projected health plan cost trends at 10-year highs.* https://www.segalco.com/consulting-insights/2026-health-plan-cost-trend-survey/

[3]Prime is an independent company that supports Horizon in the administration of pharmacy benefit management services.

[4]In a carve-out model, pharmacy benefits and medical benefits are managed separately by two different companies. In a carve-in model, the medical insurer and pharmacy benefit manager (PBM) integrate data to understand the full scope and journey of a patient's health.

[5]Prime Therapeutics and Horizon Blue Cross Blue Shield of New Jersey internal study, 2026

[6]Chronic conditions analyzed are asthma, coronary artery disease, chronic obstructive pulmonary disease, congestive heart failure, depression, diabetes mellitus, multiple sclerosis and rheumatoid arthritis.

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