Provisional Application for Patent Cover Sheet
This is a request for filing a PROVISIONAL APPLICATION FOR PATENT under 37 CFR 1.53(c)

Inventor(s)

Inventor 1   Remove

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All Inventors Must Be Listed – Additional Inventor Information blocks may be generated within this form by selecting the **Add** button. | Add |

Title of Invention	METHODS AND SYSTEM FOR MANAGING MEDICAL BENEFITS
Attorney Docket Number (if applicable)	GOODR.003PR

Correspondence Address

Direct all correspondence to (select one):

● The address corresponding to Customer Number	○ Firm or Individual Name
Customer Number	20995

The invention was made by an agency of the United States Government or under a contract with an agency of the United States Government.
● No.
○ Yes, the name of the U.S. Government agency and the Government contract number are:

Doc Code: **TR.PROV**
Document Description: Provisional Cover Sheet (SB16)

Entity Status

Applicant claims small entity status under 37 CFR 1.27

◉ Yes, applicant qualifies for small entity status under 37 CFR 1.27

◯ No

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Signature

Please see 37 CFR 1.4(d) for the form of the signature.

Signature	/John R. King/			Date (YYYY-MM-DD)	2013-02-26
First Name	John	Last Name	King	Registration Number (If appropriate)	34362

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METHODS AND SYSTEM FOR MANAGING MEDICAL BENEFITS

<u>Field of the Invention</u>

[0001] This invention relates to managing medical benefits and, more particularly, to managing pharmacy benefits to reduce costs.

<u>Summary of the Invention & Description of Embodiments</u>

[0002] The disclosure provided in the following pages describes examples of some embodiments of the invention. The designs, figures, and description are non-limiting examples of some embodiments of the invention. Other embodiments of the system may or may not include the features disclosed herein. Moreover, disclosed advantages and benefits may apply to only some embodiments of the invention, and should not be used to limit the scope of the invention.

[0003] Health care costs in the United States have risen dramatically over the past several decades. To reduce such costs, Pharmacy Benefit Managers (PBMs) have been used to process claims for prescription drug benefits. PBMs are typically entities that are independent of the benefit provider, e.g. an insurance company, and contract with the benefit provider to process claims for pharmacy benefits.

[0004] The distribution channels for prescription drugs are, in many cases, separated from the payment channels. For example, a patient may be diagnosed by a physician as having a condition that requires medication. The physician then decides on a drug appropriate for treatment of the diagnosed condition and prepares a prescription for an appropriate drug. The patient then takes the prescription to a pharmacy for dispensing of the prescription drugs. If the patient has a prescription drug benefit, e.g. through health insurance coverage, the pharmacist will utilize the their computer system to access the PBMs computer system to apply the negotiated charge. Consequently, the patient may not be aware of the differing costs for the drug by different PBMs and/or at different pharmacies.

[0005] Furthermore, different PBMs operate under different agreements with pharmacies. For example, the price for a drug associated with one PBM can often differ significantly with respect to a second PBM. Accordingly, one PBM may provide a lower cost on one drug than other PBMs, but have a much higher cost for other drugs. Indeed, prices for the same drugs can vary significantly among different PBMs. Some PBMs also offer discount cards that enable a consumer to access their rate agreements with a pharmacy. These discount cards have consumer prices that differ by drug and by pharmacy, and even different discount cards from the same PBM can have different consumer prices.

[0006] Many Americans assume that the solution is simply to obtain pay for health insurance or Medicare, and thereby utilize a particular PBM, and then show up at any pharmacy counter. While this may have been true years ago, it's no longer reality. Insurance companies are increasing prescription drug deductibles and patient co-pays while reducing the numbers and quantities of the drugs that they will pay for. Meanwhile, hundreds of medicines can be purchased for cash for less than an insurance co-pay.

[0007] In one embodiment of the inventive system, the system identifies the lower-cost pharmacy for a particular drug. A user enters information about a prescription such as the name of the drug (generic or brand-name), the form and the dosage. The user also provides a location (city, state or ZIP), and the system identifies the prices the user can obtain at both local and mail order pharmacies for a variety of dosages and quantities for that prescription.

[0008] The system searches the fee schedules associated with multiple PBM discount cards to identify lower-cost prices. Because different pharmacies accept different discount cards and offer different consumer prices on those discount cards, the system identifies which pharmacies will accept discount cards with the more advantageous cost savings. The system then offers discount cards, presented to the user as free discount coupons that are printable, as well as available for use on a mobile device, from a variety of providers which gives the user access to the PMB

discounted prices. The discount coupon identifies the relevant PBM and the associated price.

[0009] In one embodiment, the system contracts with multiple PBMs such that the system can pass the PBM savings onto the users. The users do not need to contract directly with the PBMs. Rather, the system is associated with multiple PBMs and prints the appropriate PBM discount coupon that a user can print and provide to a particular pharmacy.

[0010] In one embodiment, the system works with multiple discount drug card providers that issue a discount card that provides access to pharmacy discounts at retail pharmacies. The system calculates the price for a particular drug, dosage, form, or quantity at a given pharmacy using each of the discount cards. It does this either by performing a mock adjudication of a claim, or by calculating the price based on pricing rules, such as discount from lists such as Average Wholesale Price ("AWP"), or Maximum Allowable Cost ("MAC") lists.

[0011] The system typically then displays the lowest price among the set of multiple discount cards, allowing the system to provide a lower prices than existing discount card products. The system, in turn, receives compensation from the discount drug card providers for prescription drug fills that take place using a particular card.

[0012] The system typically shows consumers the drug card with the lowest consumer price. In many cases though, multiple cards will provide similar consumer prices, even though the compensation paid by the discount card providers to the system may differ substantially. In order to maximize revenue, the system ranks different cards such that for the same consumer price, there is an order in which they are displayed.

[0013] In addition, an administrator can specify an offset, such that if an offset were set at 0.10, the higher ranked card would be displayed versus a lower ranked card as long as the consumer price for the higher ranked card was no more than 0.10 higher than the lower ranked card.

[0014] In yet another embodiment, the system has invented a method of using a network of local pharmacies for delivery of prescription drug medications. For example, assume that a consumer chooses to receive a prescription via at-home delivery. In one embodiment, the system informs the consumers which pharmacy they should have the prescription sent, and the system provides tracking and communication to facilitate the process. In another embodiment, the system, or a licensed pharmacy employed by the system, receives the prescription, and then sends it by fax, e-prescription or another means to the pharmacy that will complete the delivery.

[0015] Example implementations of the systems and methods are included in the attached Appendix, which forms a part of this specification.

Conclusion

[0016] The various illustrative processes described herein may be implemented as electronic hardware, computer software, or combinations of both. To clearly illustrate this interchangeability of hardware and software, various illustrative components, blocks, modules, and states have been described above generally in terms of their functionality. However, while the various modules are illustrated separately, they may share some or all of the same underlying logic or code. Certain of the logical blocks, modules, and processes described herein may instead be implemented monolithically.

[0017] The various processes described herein may be implemented or performed by a machine, such as a computer, a processor, a digital signal processor (DSP), an application specific integrated circuit (ASIC), a field programmable gate array (FPGA) or other programmable logic device, discrete gate or transistor logic, discrete hardware components, or any combination thereof designed to perform the functions described herein. A processor may be a microprocessor, a controller, microcontroller, state machine, combinations of the same, or the like. A processor may also be implemented as a combination of computing devices, e.g., a combination of a DSP and a microprocessor, a plurality of microprocessors or processor cores, one or

more graphics or stream processors, one or more microprocessors in conjunction with a DSP, or any other such configuration.

[0018]   The processes described herein may be embodied directly in hardware, in a software module executed by a processor, or in a combination of the two. For example, each of the processes described above may also be embodied in, and fully automated by, software modules executed by one or more machines such as computers or computer processors. A module may reside in a computer-readable storage medium such as RAM memory, flash memory, ROM memory, EPROM memory, EEPROM memory, registers, hard disk, a removable disk, a CD-ROM, memory capable of storing firmware, or any other form of computer-readable storage medium known in the art.   An exemplary computer-readable storage medium can be coupled to a processor such that the processor can read information from, and write information to, the computer-readable storage medium.   In the alternative, the computer-readable storage medium may be integral to the processor. The processor and the computer-readable storage medium may reside in an ASIC.

[0019]   Depending on the embodiment, certain acts, events, or functions of any of the processes or algorithms described herein can be performed in a different sequence, may be added, merged, or left out all together.   Thus, in certain embodiments, not all described acts or events are necessary for the practice of the processes.   Moreover, in certain embodiments, acts or events may be performed concurrently, e.g., through multi-threaded processing, interrupt processing, or via multiple processors or processor cores, rather than sequentially.

[0020]   Conditional language used herein, such as, among others, "can," "could," "might," "may," "e.g.," and from the like, unless specifically stated otherwise, or otherwise understood within the context as used, is generally intended to convey that certain embodiments include, while other embodiments do not include, certain features, elements and/or states. Thus, such conditional language is not generally intended to imply that features, elements and/or states are in any way required for one or more embodiments or that one or more embodiments necessarily include logic for deciding,

with or without author input or prompting, whether these features, elements and/or states are included or are to be performed in any particular embodiment.

[0021]   While the above detailed description has shown, described, and pointed out novel features as applied to various embodiments, it will be understood that various omissions, substitutions, and changes in the form and details of the logical blocks, modules, and processes illustrated may be made without departing from the spirit of the disclosure. As will be recognized, certain embodiments of the inventions described herein may be embodied within a form that does not provide all of the features and benefits set forth herein, as some features may be used or practiced separately from others.

APPENDIX

GoodRx

Stop paying too much for your prescriptions!

Compare drug prices at over 70,000 pharmacies, and discover free coupons and savings tips. Even if you have insurance or Medicare, GoodRx can often find you a better price!

Drug Name

e.g. Lipitor

Location (City, ZIP or Address)

Irvine, CA

FIND THE LOWEST PRICE

GoodRx Mobile

Take GoodRx with you to the pharmacy. Built-in coupons and savings tips available on your smartphone!
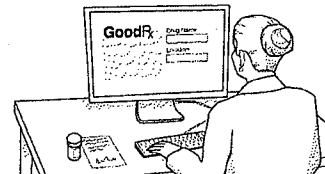
GoodRx for Groups

GoodRx can save employers, plans, and groups millions of dollars a year while providing a valuable new service employees love.

Find Your Drug

GoodRx features prices from 70,000 pharmacies, including the big pharmacy chains, local pharmacies, and mail order companies:

How GoodRx Works

1. Enter the name of your prescription and your location

Popular Drugs

- [Nexium](#)
- [Plavix](#)
- [Lexapro](#)
- [Proair HFA](#)
- [Metformin](#)

- [Crestor](#)
- [Ambien](#)
- [Synthroid](#)
- [Cymbalta](#)
- [Suboxone](#)

- [Lipitor](#)
- [Zithromax](#)
- [Viagra](#)
- [Actos](#)
- [Zocor](#)

Browse Drugs by Condition

[See all conditions](#)

Hypertension
[Lisinopril](#), [Amlodipine](#), [Metoprolol ER](#), [more…](#)

Diabetes Type 2
[Metformin](#), [Lantus](#), [Metformin ER](#), [more…](#)

Allergic Rhinitis
[Prednisone](#), [Promethazine](#), [Montelukast](#), [more…](#)

Rheumatoid Arthritis
[Prednisone](#), [Ibuprofen](#), [Naproxen](#), [more…](#)

Depression
[Sertraline](#), [Citalopram](#), [Fluoxetine](#), [more…](#)

High Cholesterol
[Simvastatin](#), [Atorvastatin](#), [Pravastatin](#), [more…](#)

Asthma
[Prednisone](#), [Montelukast](#), [Albuterol](#), [more…](#)

Glaucoma
[Latanoprost](#), [Timolol](#), [Lumigan](#), [more…](#)

COPD
[Advair diskus](#), [Spiriva](#), [Ipratropium](#), [more…](#)

Anxiety
[Alprazolam](#), [Lorazepam](#), [Sertraline](#), [more…](#)

2. View current prices, discounts and coupons from local and mail-order pharmacies
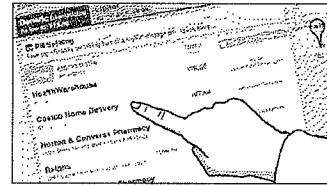
3. Fill your prescription and save!
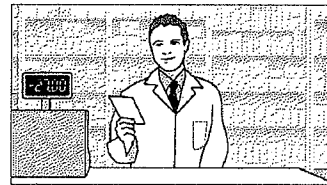
A Doctor On Your Side

Learn about drug recalls, new treatments, alternative therapies and money-saving tips for your meds from Dr. Sharon Orrange, MD, MPH. [Read Sharon's latest now!](#)

Lipitor
(atorvastatin)

Atorvastatin is a statin used to treat high cholesterol, heart attack, and stroke risk reduction. It works by decreasing "bad" cholesterol and increasing "good" cholesterol. Atorvastatin is available in generic form. Compare with other Statins.

Prices for 30 tablets of atorvastatin 20mg (generic)

Map data ©2013 Google
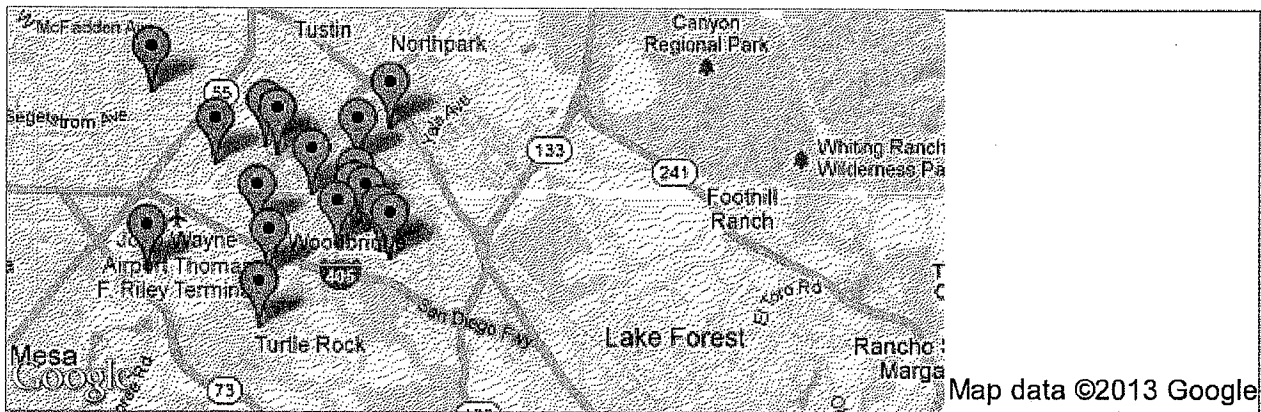
▶ Location   within 5 miles

◉ atorvastatin (generic)

○ Lipitor (brand)

▶ Form   Tablet

▼ Dosage

○ 10mg

◉ 20mg

○ 40mg

○ 80mg

▼ Quantity

○ 15 tablets

◉ 30 tablets

○ 45 tablets

○ 60 tablets

○ 90 tablets

○ [Qty] tablets

▶ Pharmacy Type

Savings Tip

Split a Higher Dosage Pill: Cut a higher-dosage pill in half to save 50% or more. Learn more »

HealthWarehouse
Mail Order

$16.00 online

Save 88% vs. nat'l avg price

Buy Online

Costco

$16.23 with coupon

Save 1% vs. cash price

Get Coupon

Walnut Village Pharmacy

$16.23 with coupon

Save 91% vs. cash price

Get Coupon

Natioal Compounding Institute

$16.23 with coupon

Save 88% vs. nat'l avg price

Get Coupon

Global Rx Pharmacy | $16.45 with coupon
Save 88% vs. nat'l avg price

Get Coupon

California Phrmy and Compounding Ctr | $16.45 with coupon
Save 88% vs. nat'l avg price

Get Coupon

Med Center | $16.45 with coupon
Save 88% vs. nat'l avg price

Get Coupon

CVS Pharmacy 24H
5 locations | $16.63 with coupon
Save 89% vs. cash price

Get Coupon

Target
2 locations | $16.74 with coupon
Save 88% vs. nat'l avg price

Get Coupon

Savon Pharmacy | $17.20 with coupon
Save 87% vs. cash price

Get Coupon

Rite-Aid
2 locations | $18.23 with coupon

GoodRx Discount Drug Coupon

Your Prescription:	Pharmacist Info:
atorvastatin 20mg	Member ID
30 tablets	**RXC4CHA9A**

Discounted price with this coupon:

$16.23

This is your estimated price at **Walnut Village Pharmacy** at 14433 Culver Dr, IRVINE . You may also use this coupon to save at other pharmacies (your price may vary).

RxGroup
GRX10042

RxBin
013824

RxPCN
RXCUT

Questions? Call **1-800-808-1213**

Easy to follow instructions

1. Print, text or email this coupon.
2. Bring the coupon and your prescription to **any participating pharmacy.**
3. Present the coupon to the pharmacist and save!

There are no hidden fees or obligations to use this coupon. This coupon will help you save on most medications at most U.S. pharmacies.

Frequently Asked Questions

What do I do if my pharmacy is not familiar with this coupon?
If your pharmacist is unable to process your coupon for any reason, please have them call 1-800-808-1213.

Can I use the coupon along with my health insurance?
This coupon price may be lower than your health insurance co-pay. It *can not* be used to lower your co-pay, however. Ask your pharmacist for help in receiving the best possible price.

What do I do if the pharmacist runs my coupon and the price on my coupon is not correct?
While we do our best to be as accurate as possible, prescription prices are constantly changing. Please make sure to report any and all issues to info@goodrx.com. The final price is determined by your local pharmacy. Please ask your pharmacist regarding the lowest possible price.

For the Pharmacist

Thank you for taking the time to help this customer save on their prescription drugs at your pharmacy. If you've never heard of GoodRx.com, we are a web site dedicated to providing consumers with pricing information as well as tips and coupons to help consumers save money at most licensed U.S. pharmacies.

The coupon provided above contains the prescription, dosage and quantity information that this customer found on our web site, including our estimated price they should be able to pay at your pharmacy with the Rx info printed above. If you have any questions about how to apply the information above for the customer's discount, please call 1-800-808-1213.

Additionally, please check to see whether the customer has health insurance and if their co-pay ends up being cheaper than this coupon. At GoodRx, our goal is to find the absolute best price for the customer, even if it means *not* using our coupon!

This FREE coupon may be used at most U.S. pharmacies for virtually all medications.

THIS IS NOT INSURANCE - VOID WHERE PROHIBITED BY LAW.

- apex – Percent share: [33.33%]   Threshold: [$0.1]
- apexln – Percent share: [9.33%]   Threshold: [$0.5]
- rxcut – Percent share: [22.00%]   Threshold: [$0.5]
- argus – Percent share: [35.33%]   Threshold: [$0.7]

Drug	Dosage	Form	Pharmacy	apex	apexln	rxcut	argus	Spread
hydrocodone/acetaminophen	5mg/500mg	tablet	Independent	48.83	35.66		23.39	25.44
			CVS	30.01	37.32	70.52	30.83	40.51
			Walgreens	33.06	32.95	71.52	33.50	38.57
levothyroxine	50mcg	tablet	Independent	11.77	8.71	16.31	10.75	7.60
			CVS	10.14	11.40	8.47	10.25	2.93
			Walgreens	9.91	9.90	9.47	12.50	3.03
lisinopril	20mg	tablet	Independent	7.97	5.09		7.40	2.88
			CVS	7.72	8.25		9.65	1.93
			Walgreens	9.17	9.16		11.90	2.74

GoodRx

Same-day prescription drug delivery to your doorstep

- Quality drugs from reputable local pharmacies
- Up to 80% off drugs your insurance won't cover
- No more waiting
- Skip the long lines

[Sign In]   [Sign Up]

GoodRx Pharmacy is only available in the 90049-90272 ZIP codes at this time.

Please note: GoodRx cannot fill Schedule II drugs (ADHD, painkillers). Here's a list of drugs we will not fill.

Acct Creation 1

GoodRx

Create Your Account

Please provide accurate information so that we can process your prescriptions.

Name: [John Doe]
Email: [dougsc@gmail.com]
Create A Password: [********]
Contact Phone: [(310) 555-1212]
Preferred Contact Method: Text / Email (we may text email only to alert)

[Continue]

Acct Creation 2

GoodRx

Delivery Information

We will deliver your prescription to your doorstep within 4 business hours of confirming your prescription

Street Address: [12 Main Street]
Apt or Suite #: [Suite 101]
[Santa Monica]
ZIP Code: [90121]

Delivery Instructions:
Anything special we need to know about delivery?
[   ]

☑ Yes, you may leave the prescription without a signature

[Continue]

Acct Creation 3

GoodRx

Billing

When your prescription is filled, we'll tell you the cost and your insurance co-pay. Your cost will either be your typical insurance co-pay or a lower price if available.

Insurance Information (optional)

Take a picture of your insurance card. We'll do the rest.

enter in my insurance information

Credit Card (for your portion of the cost)

Credit Card #: [1234 5678 91012]
Exp Date: [01] [2013] PIN: [134]
Street Address: [12 Main Street]
City: [Los Angeles]
ZIP: [90121]
☑ I agree to TOS.

[Done!]

Group #: [123456]
BIN #: [12345]
Plan #: [12345]
Member ID: [12345]

GoodRx

Doug Hirsch
My Prescriptions
Insurance & Billing
Add New Patient

[New]   [Transfer]
Send us a new prescription   Move a prescription from another pharmacy

My Prescriptions

Lipitor
20mg tablets, Qty: 30   1 refill left   [Refill]

Simvastatin
(generic Zocor)
20mg tablets, Qty: 30   no refills left   new prescription required

---

GoodRx

Patient Name: Doug Hirsch
Date Of Birth: [MM] [DD] [YYYY] (required)

add a new patient

[Continue]

GoodRx

Doug Hirsch
My Prescriptions
Insurance & Billing
Add New Patient

Set Up A New

Your doctor can send your prescription directly to GoodRx any of the following ways.

Send Via eScript
Pharmacy Name: SMC Pharmacy
Location: Santa Monica, CA

Send a Fax   (no MD lookup?)
Fax #: 1-800-222-2222

Call In The Prescription
Phone: 1-800-222-2222

If you have a paper prescription, click here

[Done]

GoodRx

Paper Prescription

Got a paper scrip?

Take a picture of the prescription and send it to us.

📷

Please ensure that the doctor's office and phone number is legible

[Continue]

GoodRx

We're on it.

As soon as we have your prescription information, we will notify you at the following email address:

person@email.com

At that time, we will confirm your prescription and the price. Once you confirm, the prescription will be delivered to your address within 2 hours (between 9A-9P)

Questions? please call us at 1-800-GOODRX1

[Back to Home]

GoodRx

Doug Hirsch
My Prescriptions
Insurance & Billing
Add New Patient

Transfer A Prescription

Tell us where you last filled the prescription and we'll have it transferred quickly

Pharmacy Lookup

Address, City or ZIP: [90121]

[Search]

GoodRx

Transfer A Prescription

Address, City or ZIP: [90121]

Pharmacy	Address	
CVS #123	12 Main Street, New Rochelle 52 Main Street, New Rochelle	radio button
Walgreens	1 Glenview Street, New Rochelle	
Bill's Pharmacy	12 Main Street, New Rochelle	
Aimee's Drugs	12 Main Street, New Rochelle	
Scott's Sketchy Pharm	12 Main Street, New Rochelle	

See more pharmacies

I'm not on the list
where we collect
phone #

[Done]

GoodRx

Transfer A Prescription

Pharmacy Name: SMC Pharmacy
Location: Santa Monica, CA

What is the name of the drug?

[Lipitor]
Lipitor
Lipidase
Lipidolo

Prescription #: [(optional)]

[Submit]

GoodRx

Doug Hirsch
My Prescriptions
Insurance & Billing
Add New Patient

Out For Delivery

Prava
20mg tablets, Qty: 30   Delivery Details   [Report Problem]

Ready For Delivery - ACTION REQUIRED

Celexa
20mg tablets, Qty: 30 $10.00   [Purchase]
Questions?

Problem - ACTION REQUIRED

Celexa
20mg tablets, Qty: 30   [Resolve]

Lipitor
20mg tablets, Qty: 30   Next Refill: Feb 2, 2013   [Refill]
1 Refill Left

Simvastatin
(generic Zocor)
20mg tablets, Qty: 30   no refills left   new prescription required
goes to new scrip flow

[New]   [Transfer]

GoodRx

Patient Profile

Prior to completing your purchase, our pharmacist requires you to complete your patient profile to ensure the safety of your drug.

Allergies: Are you allergic to:

☐ Cephalosporins (Cefizoran, Celexia, Keflex)
☐ Clindamycin
☐ Codeine (Vicodin, Hydrocodone)
☐ Demerol
☐ Iodine
☐ Macrolides (Erythromycin, Azithromycin, Clarithromycin)
☐ Morphine
☐ NSAIDs/Aspirin (Naproxen, Ibuprofen, Ketoprofen)
☐ Penicillin (Amoxicillin, Augmentin)
☐ Sulfonamides (Bactrim, Sulfamethoxazole Trimethoprim)
☐ Tetracycline
☐ Other [name of drug]

[Done]

Medical History: Have you had any of the following?

☐ Alzheimers   ☐ Influenza
☑ Cancer   ☐ Kidney Disease
☐ Cerebrovascular Disease   ☐ Pneumonia
☐ Diabetes   ☐ Septicemia
☐ Heart Disease   ☐ Other [name of illness]

Current Medications: Please list all current medications

Drug Name: (match to drug db; when {Enter} add to list)

Lipitor (atorvastatin)   remove

Want A Child-Proof Cap? ○ Yes ○ No

[Submit]

GoodRx

Purchase Your Prescription

Pravash   Cash Price: $74.99
(generic Celexa)   Discounted Insurance Price: $50.00
20mg, 30 tablets   Insurance Pays: $40.00
                     Your Cost: $10.00

Payment Method: AMEX (...0006) change

Deliver To: 643 Moreno Avenue, Los Angeles
                Will be left at door, no signature required
                add delivery instructions

☐ I agree to onerous terms

[Purchase]