**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)

<table>
<thead>
<tr>
<th>Given Name</th>
<th>Middle Name</th>
<th>Family Name</th>
<th>City</th>
<th>State</th>
<th>Country</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trevor</td>
<td>Bezdek</td>
<td></td>
<td>Los Angeles</td>
<td>CA</td>
<td>US</td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Title of Invention</th>
<th>METHODS AND SYSTEM FOR MANAGING MEDICAL BENEFITS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attorney Docket Number (if applicable)</td>
<td>GOODR.003PR</td>
</tr>
</tbody>
</table>

### Correspondence Address

Direct all correspondence to (select one):

- [x] The address corresponding to Customer Number
- [ ] Firm or Individual Name

<table>
<thead>
<tr>
<th>Customer Number</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>20995</td>
<td></td>
</tr>
</tbody>
</table>

The invention was made by an agency of the United States Government or under a contract with an agency of the United States Government.

- [x] No.
- [ ] Yes, the name of the U.S. Government agency and the Government contract number are:
### 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

### Warning

Petitioner/applicant is cautioned to avoid submitting personal information in documents filed in a patent application that may contribute to identity theft. Personal information such as social security numbers, bank account numbers, or credit card numbers (other than a check or credit card authorization form PTO-2038 submitted for payment purposes) is never required by the USPTO to support a petition or an application. If this type of personal information is included in documents submitted to the USPTO, petitioners/applicants should consider redacting such personal information from the documents before submitting them to USPTO. Petitioner/applicant is advised that the record of a patent application is available to the public after publication of the application (unless a non-publication request in compliance with 37 CFR 1.213(a) is made in the application) or issuance of a patent. Furthermore, the record from an abandoned application may also be available to the public if the application is referenced in a published application or an issued patent (see 37 CFR1.14). Checks and credit card authorization forms PTO-2038 submitted for payment purposes are not retained in the application file and therefore are not publicly available.

### Signature

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

<table>
<thead>
<tr>
<th>Signature</th>
<th>Date (YYYY-MM-DD)</th>
<th>Registration Number (If appropriate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>/John R. King/</td>
<td>2013-02-26</td>
<td>34362</td>
</tr>
</tbody>
</table>

First Name | Last Name | Registration Number (If appropriate)
--- | --- | ---
John | King | 34362

This collection of information is required by 37 CFR 1.51. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to take 8 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. This form can only be used when in conjunction with EFS-Web. If this form is mailed to the USPTO, it may cause delays in handling the provisional application.
The Privacy Act of 1974 (P.L. 93-579) requires that you be given certain information in connection with your submission of the attached form related to a patent application or patent. Accordingly, pursuant to the requirements of the Act, please be advised that: (1) the general authority for the collection of this information is 35 U.S.C. 2(b)(2); (2) furnishing of the information solicited is voluntary; and (3) the principal purpose for which the information is used by the U.S. Patent and Trademark Office is to process and/or examine your submission related to a patent application or patent. If you do not furnish the requested information, the U.S. Patent and Trademark Office may not be able to process and/or examine your submission, which may result in termination of proceedings or abandonment of the application or expiration of the patent.

The information provided by you in this form will be subject to the following routine uses:

1. The information on this form will be treated confidentially to the extent allowed under the Freedom of Information Act (5 U.S.C. 552) and the Privacy Act (5 U.S.C 552a). Records from this system of records may be disclosed to the Department of Justice to determine whether disclosure of these records is required by the Freedom of Information Act.

2. A record from this system of records may be disclosed, as a routine use, in the course of presenting evidence to a court, magistrate, or administrative tribunal, including disclosures to opposing counsel in the course of settlement negotiations.

3. A record in this system of records may be disclosed, as a routine use, to a Member of Congress submitting a request involving an individual, to whom the record pertains, when the individual has requested assistance from the Member with respect to the subject matter of the record.

4. A record in this system of records may be disclosed, as a routine use, to a contractor of the Agency having need for the information in order to perform a contract. Recipients of information shall be required to comply with the requirements of the Privacy Act of 1974, as amended, pursuant to 5 U.S.C. 552a(m).

5. A record related to an International Application filed under the Patent Cooperation Treaty in this system of records may be disclosed, as a routine use, to the International Bureau of the World Intellectual Property Organization, pursuant to the Patent Cooperation Treaty.

6. A record in this system of records may be disclosed, as a routine use, to another federal agency for purposes of National Security review (35 U.S.C. 181) and for review pursuant to the Atomic Energy Act (42 U.S.C. 218(c)).

7. A record from this system of records may be disclosed, as a routine use, to the Administrator, General Services, or his/her designee, during an inspection of records conducted by GSA as part of that agency’s responsibility to recommend improvements in records management practices and programs, under authority of 44 U.S.C. 2904 and 2906. Such disclosure shall be made in accordance with the GSA regulations governing inspection of records for this purpose, and any other relevant (i.e., GSA or Commerce) directive. Such disclosure shall not be used to make determinations about individuals.

8. A record from this system of records may be disclosed, as a routine use, to the public after either publication of the application pursuant to 35 U.S.C. 122(b) or issuance of a patent pursuant to 35 U.S.C. 151. Further, a record may be disclosed, subject to the limitations of 37 CFR 1.14, as a routine use, to the public if the record was filed in an application which became abandoned or in which the proceedings were terminated and which application is referenced by either a published application, an application open to public inspection or an issued patent.

9. A record from this system of records may be disclosed, as a routine use, to a Federal, State, or local law enforcement agency, if the USPTO becomes aware of a violation or potential violation of law or regulation.
METHODS AND SYSTEM FOR MANAGING MEDICAL BENEFITS

Field of the Invention

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

Summary of the Invention & Description of Embodiments

[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 (PBM) have been used to process claims for prescription drug benefits. PBM is 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 their computer system to access the PBM's 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.
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.

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.

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.

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.
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.

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

Conclusion

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.

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

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...

2. View current prices, discounts and coupons from local and mail-order pharmacies

3. Fill your prescription and save!

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...

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)

Location within 5 miles

- atorvastatin (generic)
- Lipitor (brand)

Form Tablet

Dosage

- 10mg
- 20mg
- 40mg
- 80mg
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

Buy Online

$16.00 online
Save 88% vs. nat'l avg price

Costco

Get Coupon

$16.23 with coupon
Save 1% vs. cash price

Walnut Village Pharmacy

Get Coupon

$16.23 with coupon
Save 91% vs. cash price

National Compounding Institute

Get Coupon

$16.23 with coupon
Save 88% vs. nat'l avg price
<table>
<thead>
<tr>
<th>Pharmacy</th>
<th>Price</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global Rx Pharmacy</td>
<td>$16.45 with coupon</td>
<td>Save 88% vs. nat'l avg price</td>
</tr>
<tr>
<td>California Phrmy and Compounding Ctr</td>
<td>$16.45 with coupon</td>
<td>Save 88% vs. nat'l avg price</td>
</tr>
<tr>
<td>Med Center</td>
<td>$16.45 with coupon</td>
<td>Save 88% vs. nat'l avg price</td>
</tr>
<tr>
<td>CVS Pharmacy 24H</td>
<td>$16.63 with coupon</td>
<td>Save 89% vs. cash price</td>
</tr>
<tr>
<td>Target</td>
<td>$16.74 with coupon</td>
<td>Save 88% vs. nat'l avg price</td>
</tr>
<tr>
<td>Savon Pharmacy</td>
<td>$17.20 with coupon</td>
<td>Save 87% vs. cash price</td>
</tr>
<tr>
<td>Rite-Aid</td>
<td>$18.23 with coupon</td>
<td></td>
</tr>
</tbody>
</table>
**GoodRx** Discount Drug Coupon

**Your Prescription:**
**atorvastatin 20mg**
30 tablets

**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).

**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.**
<table>
<thead>
<tr>
<th>Drug</th>
<th>Dosage</th>
<th>Form</th>
<th>Pharmacy</th>
<th>apex</th>
<th>apexin</th>
<th>rxcut</th>
<th>argus</th>
<th>Spread</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hydrocodone/Acetaminophen</td>
<td>5mg/500mg</td>
<td>Tablet</td>
<td>Independent</td>
<td>48.83</td>
<td>35.66</td>
<td></td>
<td>33.33</td>
<td>25.44</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>CVS</td>
<td>30.91</td>
<td>37.32</td>
<td>70.52</td>
<td>10.33</td>
<td>40.31</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Walgreens</td>
<td>33.00</td>
<td>32.95</td>
<td>71.52</td>
<td>33.50</td>
<td>38.57</td>
</tr>
<tr>
<td>Levothyroxine</td>
<td>90mcg</td>
<td>Tablet</td>
<td>Independent</td>
<td>11.77</td>
<td>8.71</td>
<td>16.31</td>
<td>10.25</td>
<td>7.60</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>CVS</td>
<td>10.14</td>
<td>11.40</td>
<td>8.47</td>
<td>10.25</td>
<td>2.93</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Walgreens</td>
<td>9.91</td>
<td>9.90</td>
<td>9.47</td>
<td>12.50</td>
<td>3.03</td>
</tr>
<tr>
<td>Lisinopril</td>
<td>20mg</td>
<td>Tablet</td>
<td>Independent</td>
<td>7.97</td>
<td>5.99</td>
<td></td>
<td>7.40</td>
<td>2.88</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>CVS</td>
<td>7.72</td>
<td>6.23</td>
<td></td>
<td>9.65</td>
<td>1.93</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Walgreens</td>
<td>9.12</td>
<td>9.16</td>
<td></td>
<td>11.90</td>
<td>2.74</td>
</tr>
</tbody>
</table>