

PRESCRIPTION DRUGS

Alberta Blue Cross' prescription drug plans are designed to maintain affordability while maximizing efficiency, flexibility and convenience. This combination has made us a leading provider of prescription drug benefits. We manage over half of all prescriptions dispensed in Alberta pharmacies every year. Last year alone we processed nearly 15 million pay direct prescription drug claims.

Prescription drug options

We offer prescription drug coverage at a variety of co-payment levels, on either a pay direct or reimbursement basis. With pay direct your employees pay only their portion of the prescription cost and the remainder is billed directly to Alberta Blue Cross. With reimbursement, employees pay the full cost of the prescription up front and then submit a claim form with their receipt to Alberta Blue Cross for payment.

We also offer many cost management features such as specific plan benefit maximums and deductibles.

Coordination of Benefits

Alberta Blue Cross offers Coordination of Benefits (COB). This is a process where an individual, couple or family with more than one benefit plan combine their benefits coverage. This allows an individual, couple or family to have coverage up to 100 per cent of the dollar value eligible for prescription drug benefits. COB is a standard practice among benefit carriers in Canada to allow people with more than one plan to maximize their benefits.

Always the best price

Alberta Blue Cross has agreements with all Alberta pharmacy providers, which guarantee you and your employees the lowest dispensing fees available. At the same time, our optional Least Cost Alternative (LCA) price policy makes it possible for you to reduce plan premiums while maintaining quality prescription drug coverage.

LCA pricing is an economical approach to decreasing the cost of claims by using the lowest priced interchangeable products available.

Technological leader

Alberta Blue Cross has been the leader in electronic claims processing for the past decade and own and manage our pharmacy network. Our real-time adjudication system, PRIDE RT, allows pharmacists to submit pay direct claims electronically. Adjudication of your claim takes only seconds, the best response time in the industry. Plus, pharmacists can access information on patient coverage, benefit eligibility, applicable benefit caps, benefit restriction, deductibles or maximums to allow on-the-spot informed decisions.

PRIDE RT also includes Drug-to-Drug Interaction Screening, which automatically screens all direct-bill prescription drug claims for possible interactions with previously dispensed prescriptions. This tool can assist the pharmacist, protecting you and your employees against potentially dangerous drug combinations.

Professional staff

In addition to our knowledgeable customer service staff, pharmacy services representatives offer complete support to pharmacists and, ultimately, our customers.

Our Clinical Drug Services and Evaluation Department includes pharmacists who provide clinical expertise on special authorizations, drug interaction and compliance.

Licensed pharmacists, pharmacy technicians, nurses, a medical consultant and other staff provide drug plan utilization reviews, drug information and educational presentations. Our provider relations and operations team conducts pharmacy audits to prevent claim abuse, fraud and improper billing practices.

