

C L E V E R



THE CLEVER RX STORY

Clever RX was built to empower and engage healthcare professionals in **driving down prescription drug costs, increasing patient prescription compliance, reducing claims, and improving the overall health for patients and employees.** The healthcare industry has done a poor job communicating with healthcare providers that prescription drug prices can vary greatly from brand to brand and pharmacy to pharmacy. The truth is, no longer are traditional health plans always the best way to pay for prescriptions. Every healthcare trend points to higher drug prices and greater financial burden being placed on patients through higher copays and higher deductibles. Patients are being asked to pay more out of pocket than ever before. This perfect storm is why we created Clever RX. At Clever RX we provide healthcare agents and providers the tools to help their patients and employees find the best price and location for their prescription.

Chapter 1 The Need:

Over 250 million Americans could benefit from Clever RX due to an increasing number of high deductible health plans (HDHP), rising copays, and the underinsured or uninsured populations. More concretely, approximately 140 million Americans have high deductible health plans and over 100 million are underinsured or uninsured, with another 50 million having plans with rising co-pays. Over the last 15 years, the average copay has increased by almost 400%. This **consumerism of healthcare, in which more of the burden of healthcare is now being transferred onto the consumers**, is the way of the future. With nearly 5 billion scripts filled by the end of 2019, there is an incredibly high demand for ways to save on prescription medications.

Chapter 2 A Brief History:

Prescription discount cards, also known as "cash cards," have been around for 30 plus years, primarily used for the uninsured. Since healthcare plans now provide a fraction of the benefit they once did, these cards are highly effective and can supplement plans for over 80% of Americans. However, most people are not aware of these cards and still assume their insurance is going to give them the best price. This has resulted in an alarming trend of patient non-compliance (failure to fill a prescription or to follow the treatment plan as advised). Non-compliance often leads to prolonged illness, increased plan and patient expense, hospitalization, and even life threatening scenarios. By engaging and empowering healthcare experts to educate their patients and employees, we can increase compliance and make a difference financially by providing them with the lowest drug price regardless of their health plan. Already Americans in the know are savings thousands each year using discount cards. It's time to stop the insanity.

Chapter 3 Good Start:

GoodRx is currently the largest pharmacy card provider. With over 10 million users and 130 million scripts filled, they have saved over \$10 billion for Americans nationwide. It is clear that their direct to consumer approach has had a significant impact on the lives of millions. However, it leaves out those we trust our health with the most: healthcare professionals. By partnering alongside agents, brokers, consultants, and healthcare professionals, there is a substantial opportunity to impact the lives of tens of millions more Americans.

Chapter 4 A Clever Solution:

Introducing Clever RX, the only true partner to come alongside healthcare professionals. Better for the patient. Better for the pharmacy. Better for the partner.

The Product: Clever RX has over 55,000 FDA approved medications, of which 40% are under \$10. Not only does Clever RX have the best pricing in the industry, but our pricing can beat the average healthplan nearly 80% of the time. Clever RX is also one of the very few pharmacy savings programs that aids in the nations fight against the opioid epidemic; Clever RX is in compliance with the Drug Utilization Review for strict Opioid Safety edits.

The Partnership: Clever RX provides the **greatest opportunity for our healthcare partners** to impact millions of lives and grow a substantial business in the prescription savings space. Every one of our partners receives their own **co-branded:**

- Intuitive Mobile App
- Sleek Website
- Detailed up-to-date reporting
- State of the art portal to manage every facet of your business
- AND the best compensation program in the industry

We can get a partner signed up in a matter of seconds to start building their business and to begin changing lives. Because Clever RX was built specifically for our distribution partners, we never go direct to consumer and our team is dedicated to delivering the best tools, materials, and service in the industry.

Chapter 5 The Future

The data strongly suggests that increasing drug prices is the trend of the future. As a company we are frustrated that 37% of Americans are not filling their script due to high prices, and in turn not receiving the treatment they need. Within 6 months, 22% of people that did not fill their script due to these high prices end up in the hospital. This forced patient non-compliance has to stop, and together we can change this. Clever RX is a long term business model in which we are looking for the right partners to fully support as they educate their patients and employees. The reality is, most people do not even realize that the price of their prescriptions can fluctuate based on which pharmacy they go to. As we educate and arm healthcare professionals with the proper tools, they open up a world of RX savings to millions of people. Ultimately, we are working to change the behavior of how people pay for their prescription medications, so they can save big and afford the life giving healthcare they need.

Key points:

- Consumerism of healthcare, in which the consumers now have to carry the burden of paying for their healthcare, is the way of the future.
- Regardless of your health plan, every American should check the price of a drug using a tool like Clever RX. As HDHPs and high copays increase, the demand for RX saving cards are rapidly increasing as well. Clever RX also works for the underinsured and uninsured.
- Clever RX partners alongside agents, brokers, consultants, and healthcare professionals providing state of the art tools and engagement support to fill a huge gap in the discount savings card market
- The time to act is now!