

# The Broker Decision Tree

A step-by-step pathway to the lowest total cost for your client

**START HERE** ▶ Use this decision tree for every prescription.  
The goal: the lowest total cost for the client.



## QUICK REFERENCE



### PLAN CONSIDERATIONS

- Deductible status
- Tier placement
- Prior authorization
- Quantity limits
- Step therapy



### DISCOUNT CARD RESOURCES

- GoodRx
- SingleCare
- WellRx
- ScriptSave
- Optum Perks



### COST PLUS DRUGS

- Transparent pricing
- Often best for generics
- Not all medications available
- Compare total cost (shipping included)



### MANUFACTURER ASSISTANCE

- Copay cards (not for Medicare beneficiaries in the coverage gap)
- Patient Assistance Programs (PAP)
- Income requirements may apply



### OTHER RESOURCES

- State programs (e.g., MN Senior Care Plus)
- Disease foundations
- 340B clinics
- VA / IHS
- Community resources



**Remember:** Always consider total cost.

Lowest copay today is not always lowest cost over the course of the year.



# WHAT'S THE RIGHT NEXT STEP?

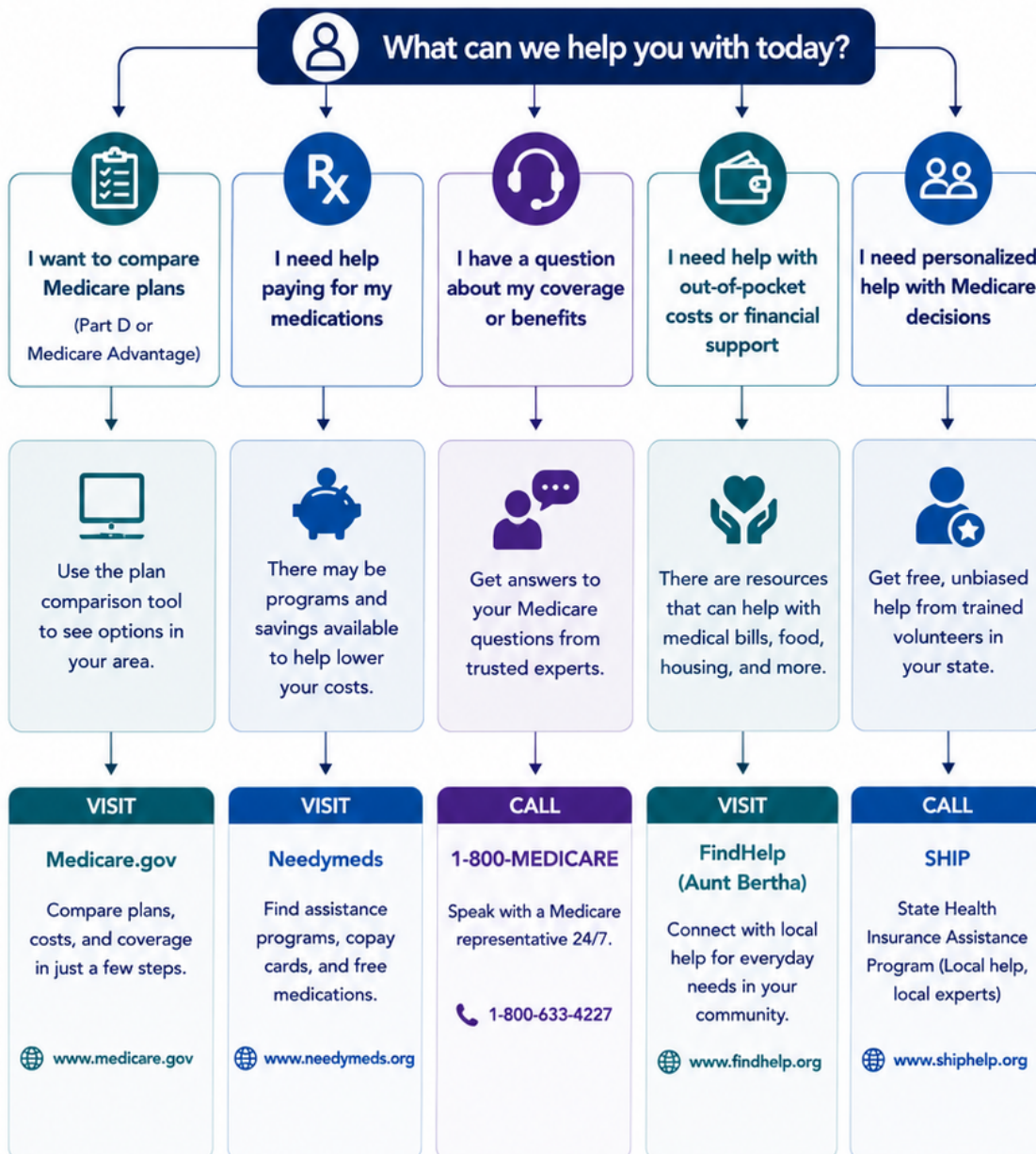
## A CONSUMER GUIDE TO MEDICARE SUPPORT

Use this decision tree to find the right resources and support for your Medicare questions and needs.



You have choices.  
You have support.  
You're not alone.

We're here to help you every step of the way.



### BEFORE YOU REACH OUT, GATHER THIS INFO:

- ✓ Your Medicare card
- ✓ List of current medications
- ✓ Doctors and pharmacies you use
- ✓ Any notices or bills you've received
- ✓ Questions or concerns you want to address



### TIP:

Review your coverage during Medicare Open Enrollment (Oct 15 – Dec 7) each year.



**YOU'RE IN GOOD HANDS**  
We're here for you.

The right support can save you time, money, and stress—so you can focus on what matters most:  
*your health and peace of mind.*



More support.  
Better access.  
Better outcomes.