

# Ray. A new dawn in healthcare savings.



Ray offers a new and innovative approach to reducing the cost of healthcare for plans and members. Our team leverages its deep expertise to advocate on behalf of plans and members to identify ways to cut the cost of expensive medications and procedures—in some cases to \$0 for members.

Our team has worked with and for leading pharmaceutical manufacturers, health systems, PBMs, and plans. We have a unique and deep understanding of programs—including many that are lesser known—and how to use them to lower costs.



# Ray

# Our Approach

**Manufacturer programs.** With relationships with pharma that go back decades, we know how to tap into discount programs that others don't.

**Copay assistance.** We know how to optimize pharma coupon programs to save on cost for members and plans.

**Alternate channels.** We can find alternate, trusted sources for brand medications, to get lower costs for many specialty pharmacies.



**Benefit strategies.** Our expertise in health benefits allows us to find ways to submit claims that result in maximum savings for plans and members.

**Advocate on your side.** We can find lower costs for procedures and services at another facility or negotiate for a discounted price upfront.

## About Ray

### Navigate and advocate

The U.S. healthcare system is complex and opaque. It's no surprise that people often miss opportunities to save money, particularly on the highest cost medications and procedures.

Enter Ray. Our team has spent decades working within the system, and now we're using our expertise to help plans and members navigate it.

### On the side of businesses and employees

Our approach is simple: We are here to serve plans and their members. There are no fees to members for our service, and plans choose to either pay us when we're able to reduce healthcare costs or pay a flat, monthly fee.

### The urgency of now

We act with urgency to get members the medications and procedures that they need. As soon as a claim comes in, we search for savings opportunities at the same time as the standard clinical review. This allows us to lower costs without delays in care.

To learn more about how Ray can help lower the cost of specialty medications and procedures, contact us at [info@raysavings.com](mailto:info@raysavings.com).

