NACo Prescription Discount Card Program
Frequently Asked Questions (FAQ)

General Questions

Where can I find more information about the NACo Prescription Discount Card Program?

A recorded message in English or Spanish can be accessed at 919.545.8461. More information is also available at www.chathamnc.org/nacodrugcard or www.caremark.com/naco.

How much does the plan cost?
Your prescription discount card is provided to you free of charge by the county.

Does everyone in my family need an individual card?
No. Everyone in the family may use the same card if desired.

Can I use this card to get discounts on my pet's medications?
Yes, if your pet has been prescribed a medication, you may receive a discount on the medication by taking the prescription to a participating retail pharmacy.

I just received my card. Can I use it right away?
Yes, just use your card to start saving immediately. Present your prescription discount card at a participating retail pharmacy when you fill or refill your prescriptions.

I've lost my card. How can I get a replacement?
You may get a new card from a business or agency in the county that has the display or you may call toll free 1-877-321-2652.

Can I use my card to get discounts on over-the-counter products and non-prescription medications?
Not usually. However, discounts are available for many diabetic supplies.

How is this prescription discount program different from traditional prescription insurance?
This is not insurance; it is a prescription discount program. The card provides immediate discounts at the pharmacy. Upon presenting your card to the pharmacist, you will pay the lower of a discounted price or the pharmacy's regular retail price. There are no claim forms to fill out and no limit to the number of times you can use the card. These discounts are available only at participating retail pharmacies.

Can I use my prescription discount card with my current insurance benefit to reduce my costs?
Your card cannot be used in conjunction with other insurance plans. However, you are able to use your card to purchase prescriptions that are not covered by these plans.

Can I still use my prescription discount card if I sign up for a Medicare prescription plan?
Yes, you can use your prescription discount card anytime you need to purchase a prescription that is not covered by your Medicare prescription plan or any other insurance.

Should I use my prescription discount card during my deductible and coverage gap periods of coverage for covered medications?
No. Only use your prescription discount card to purchase non-covered medications.

Can I use my prescription discount card in addition to my Medicare prescription plan and get additional discounts?
No. You need to present either your Medicare prescription plan card or your prescription discount card. Only use your prescription discount card when purchasing medications not covered by your Medicare prescription plan.

I'm not going to sign-up for a Medicare prescription plan; can I still use my prescription discount card?
Yes, you can continue to use your prescription discount card just as you do today.

Pharmacy and Pricing Questions

Which pharmacies accept the card?
A link to participating pharmacies can be found at www.chathamnc.org/nacodrugcard.

The prescription discount card is accepted at more than 59,000 retail pharmacies nationwide, including many of the leading chains. Ask your local pharmacy if they participate or call toll free 1-877-321-2652 to find out if a specific pharmacy participates in the program.

How much will I save?
While savings on each prescription may vary, you can save an average of 20% off of the pharmacy's regular retail prices for prescription drugs. In addition, you may save even more by choosing from our list of select medications. This list is comprised of products offering additional savings.

Will I always receive the lowest price?
Yes. You will receive the best price available to you through this program at the pharmacy. On occasion, pharmacies will price a particular medication lower than the discount rate provided by the card. If that occurs, you will receive the lower price.

Can I find out the discounted price of my prescriptions before going to the pharmacy?
Because prices can vary by location, only the actual pharmacy can tell you the exact price of the prescription. However, you can look up an estimated price for medications at www.caremark.com/naco or call toll free 1-877-321-2652.

Why did the price of my prescription change since the last time I purchased the prescription?
Drug prices are different for each pharmacy. Even chains have different prices in their stores depending on the population they service. Also, manufacturers' drug prices change periodically.

The brochure says I can save an average of 20 percent on my prescription medication. Will I save 20 percent on all my medications?
Because a pharmacy's retail price or usual and customary charge can differ greatly by pharmacy, your exact percentage of savings may vary depending on the prescription drug and the price you have paid before.

Do I have to choose between my prescription discount card and a retail pharmacy flat rate generic pricing plan?
No, always present your prescription discount card at a participating pharmacy so you will receive the lowest price available from the pharmacy for that prescription medicine on that day. You will receive the flat rate price when applicable and the prescription discount card discounted price when it is lower.

Should I still present my prescription discount card at a retail pharmacy when buying generic medicine listed on a flat rate generic pricing plan?
Yes, always present your prescription discount card when buying prescriptions not covered by a prescription drug benefit plan. For medicine on a generic pricing list, you will pay either the flat rate or the prescription discount card price, whichever is lower.

If I show my prescription discount card, can I get an additional discount off a generic medicine listed on the flat rate pricing plan?
No, when presenting your prescription discount card, you will receive either the pharmacy's regular price for the prescription medicine or the prescription discount card discounted price, whichever is lower. If the flat rate price for select generics is lower than the prescription discount card price, you will pay the flat rate. With the prescription discount card, you will receive the best price available for your prescription medicine on that day from that pharmacy.

About Specialty Pharmacy

What is specialty pharmacy and what kinds of services do they offer?
Specialty pharmacy offers delivery of injectable and select oral specialty medication and supplies to the location of your choice. Services include delivery notification and refill reminder calls to help you stay on your treatment plan. You'll also receive expert care services including counseling, follow up care calls, informative disease-related materials, and access to health experts 24 hours a day, seven days a week.

What drugs are offered through specialty pharmacy?
Medications for a variety of chronic conditions including multiple sclerosis, rheumatoid arthritis, cystic fibrosis, hemophilia, infertility, immunologic disorders, Crohn's disease, Gaucher disease, pulmonary hypertension, Fabry disease, MPS 1, blood dyscrasia, growth hormone deficiency, respiratory syncytial virus, hepatitis C and more are available through specialty pharmacy.

About the Caremark Mail Service Program

What is Mail Service?
*With the **Caremark Mail Service** program, you can purchase up to a 90-day supply of select medications from the mail service pharmacy for a fixed price. It's easy to get started with mail service—just send in the mail service order form along with your original prescription, to Caremark. For a list of medications available through and to receive an order form please call toll free 1-877-321-2652 or visit www.caremark.com/naco.*

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