

House Committee on Ways and Means

Chair Emilie Kornheiser

Vice Chair William Canfield



Office of the State Treasurer
February 11, 2026

Increasing Health Care Costs

- Vermonters paid one dollar of every five dollars earned on health care costs.
- Prescription drugs are a major driver of healthcare costs.
 - Prescription drug costs in premiums rose by up to 27% for some Vermonters from 2024 to 2025.
- Rising health care costs are squeezing household budgets and contributing to inflation.
 - In 2024, Americans spent \$98 billion out of pocket on prescription drugs—up 25% over the last five years.

Reducing Health Care Costs

- ArrayRx cards are estimated to **save Vermonters \$18 million** a year on pharmacy costs if 1% of Vermonters use the card.
- On average, Connecticut residents using an ArrayRx discount card **save over \$200 per month** on their prescription costs.





What is ArrayRx?

- ArrayRx was founded by Oregon and Washington and offers a free discount card that helps people save on prescription medications, no matter their age or income status.
- Serves states: Oregon, Washington, Arizona, Nevada, and Connecticut.
- When states collaborate, people win.

Key Features of ArrayRx

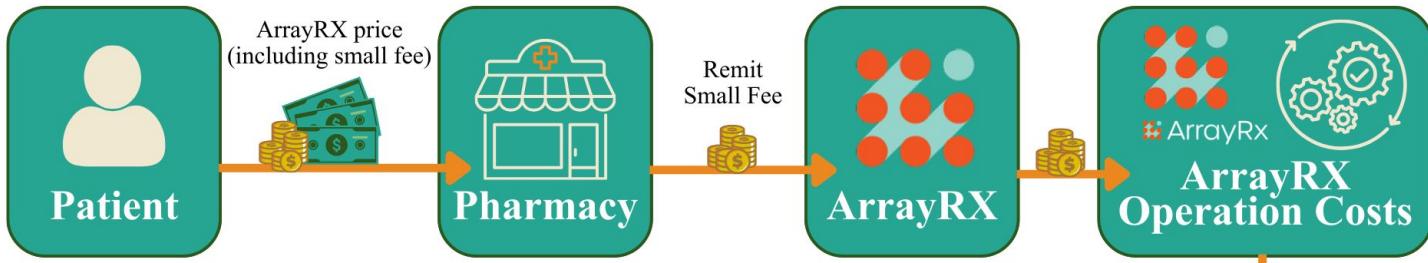
- **No cost to Vermonters** – free enrollment, no member or pharmacy fees.
- **Broad coverage** – all FDA-approved prescriptions plus select OTC items.
- **Strong savings** – up to 20% on brand-name drugs and up to 80% on generics.
- **Wide access** – accepted at 65,000+ pharmacies nationwide.
- **Transparent tools** – easy online price and pharmacy comparisons.
- **Privacy-first** – no selling or sharing of user data.
- **Coverage gap support** – reliable option during insurance transitions.
- **Pharmacy-friendly pricing** – maximum allowable cost strategy supports fair pharmacy reimbursement.

Program Administration



- Negotiates contracts with nationwide pharmacies
- Operates customer service email and phone line
- Administrators cards and eligibility
- Maintains IT and data security
- Outreach to drive awareness of the discount card
- Develop partnership to expand discount card participation and awareness
- Participate in steering committee

Program Fees



- Small fee is included in ArrayRX drug cost that is paid by the patient and received by the pharmacy
- That fee is passed on to ArrayRX which uses it to cover their operating costs to provide low prices
- Remaining funds are passed on to states. We expect this funding to be nominal and will dedicate it to marketing the program.
- The Treasurer's office will not separately charge Vermonters a fee to receive or use the discount card.

Fee Language in H.577 allows for this to be transferred into a special fund

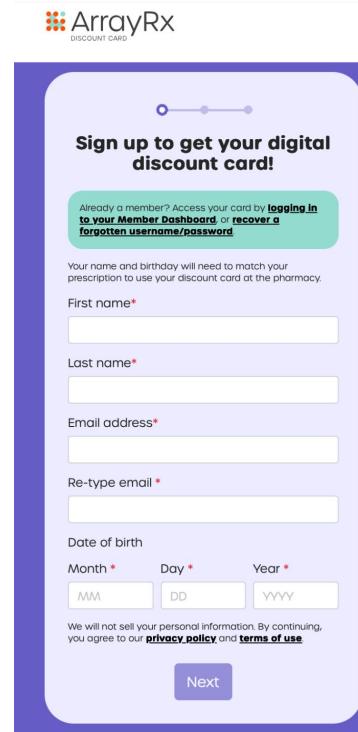
Any nominal excess revenue is returned to the states annually



How does the card work?

Visit ArrayRxcards.com

- Sign up by entering name, DOB, and a VT address
- Cards can be delivered digitally or by mail



The image shows a digital sign-up form for the ArrayRx Discount Card. The form is titled "Sign up to get your digital discount card!" and includes fields for First name*, Last name*, Email address*, Re-type email*, and Date of birth (Month*, Day*, Year*). A note at the bottom states: "We will not sell your personal information. By continuing, you agree to our [privacy policy](#) and [terms of use](#)". A "Next" button is at the bottom right.

Using this digital card can help you save up to 80% on medications

- Available to all residents in Arizona, Connecticut, Nevada, Oregon and Washington.
- No membership fee to join
- No age or income restrictions
- Only takes a minute to enroll
- All FDA-approved prescriptions are eligible for discounts
- Each user signs up and gets their own digital card with a unique ID number



A hand is holding a smartphone displaying the ArrayRx digital card. The card shows the member's name (Krisopher Jones), member ID (0000000000000000), and group ID (0000000000). It also includes a QR code and a "Print Card" button.

How does the card work?

Use ArrayRx tools

- Find pricing for your prescription drugs
- Search for your local pharmacy

Access ArrayRx tools



How much will my
prescription cost?

[Find a drug](#) 



Where is my closest
pharmacy?

[Find a pharmacy](#) 

Find your prescription:

Find a Drug

Get started by searching a drug name or national drug code



Begin new search

User Guide

Search for over-the-counter drugs as well as prescriptions

Make a Selection

Strength and Package Selection

Atorvastatin Calcium Tablet 20.0 MG

Generic



Ingredients: Atorvastatin Calcium

Quantity of for a Days Supply

* Required

* Required



GET PRICES & PHARMACIES

DRUG INFORMATION

Find your pharmacy:

Enter City, State or Zip Code

 X

OR

Use current location

Radius in miles

5 miles

Search Results Total: 25 [Sort ↑↓](#) [Filter Results ▾](#)

1 KINNEY DRUGS Pharmacy Website Not Available 82 PEARL STREET ESSEX JUNCTION, VT 05452 Phone: (802) 878-5351 \$7.08 Distance: 0.5 miles	2 WALGREENS #17471 Visit Pharmacy Website 9 SUSIE WILSON ROAD ESSEX JUNCTION, VT 05452-2814 Phone: (802) 872-1800 \$7.28 Distance: 1.6 miles
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Pharmacies within 5 miles of 05452, Essex Junction, VT, United States

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KINNEY DRUGS
82 PEARL STREET
ESSEX JUNCTION, VT 05452
Phone: (802) 878-5351

NPI: 1235246414

Wheelchair Accessible

Sample price differences

Cholesterol lowering medications	Form/mg	Average cash price 30 days	ArrayRx retail price 30 days	ArrayRx mail order price 90 days
• Zocor- brand	Tablet/20mg	\$302	\$158.25	\$439.85
• Simvastatin-generic		\$90	\$32.76	\$90.33
• Lipitor- brand		\$587	\$380.38	\$1,064
• Atorvastatin-generic		\$32	\$9.19	\$19.63

Who Does the ArrayRx Discount Card Benefit?

Anyone could benefit from the Discount Card Program

1. **Uninsured Vermonters** – who lack health coverage of any kind and pay entirely out-of-pocket
 - a. 3% (10,700) of Vermont residents
 - b. The uninsured rate is significantly higher in the Northeast part of the state (Caledonia, Essex, Lamoille, and Orleans Counties) at 6%, with Essex County having an uninsurance rate of 8%
2. **Underinsured Vermonters** - must pay out-of-pocket for prescriptions until substantial deductibles are met.
 - a. 31% (131,300) of Vermont residents ages 64 or younger with any type of insurance were underinsured.
3. **Seniors without Pharmacy Coverage** – exposed to the full cost of prescription medications.
 - a. 8 to 10% nationally
4. **Insurance Does Not Cover Specific Drug**

Constituent: Mary Smith

- Age: 28
- Insurance: High Deductible Bronze Plan
- Medications:
 - Sertraline
 - Insurance price: **\$23.58**; ArrayRx price: **\$7.51**
 - Adderall
 - Insurance price: **\$347**; ArrayRx price: **\$210.07**

Total Savings: \$153 / month

Constituent: Jane Doe

- Age: 72
- Insurance: Medicare with no pharmacy coverage
- Medications:
 - Lisinopril
 - Retail price: **\$60**; ArrayRx price: **\$8.60**
 - Atorvastatin
 - Retail price: **\$32**; ArrayRx price: **\$7.08**
 - Metformin
 - Retail price **\$20.10**; ArrayRx price: **\$6.12**

Total Savings: \$90 / month

Constituent: Fred Collier

- Age: 52
- Insurance: No GLP-1 coverage for weight loss
- Medications:
 - Zepbound
 - Retail Price: **\$1,086**; ArrayRx Price: **\$265.98**

Total Savings: \$820.02 / month

Contact Information

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