

# Senate Committee on Health and Welfare

*Chair Ann Cummings*

*Vice Chair Thomas Chittenden*



**Office of the State Treasurer**  
**May 1, 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 \$20 million** a year on pharmacy costs if 1% of Vermonters use the card.
- On average, Connecticut residents using an ArrayRx discount card **save over \$250 per month** on their prescription costs.



**PRESCRIPTION MEDICATION DISCOUNT CARD**

**ArrayRx CARD SAVINGS:**

**80% SAVINGS**  
FOR GENERIC DRUGS

**20% SAVINGS**  
FOR BRAND NAME DRUGS

**8** 5:07  
78°  
WTNH



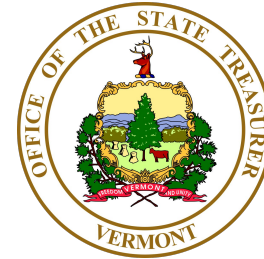
## What is ArrayRx?

- 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

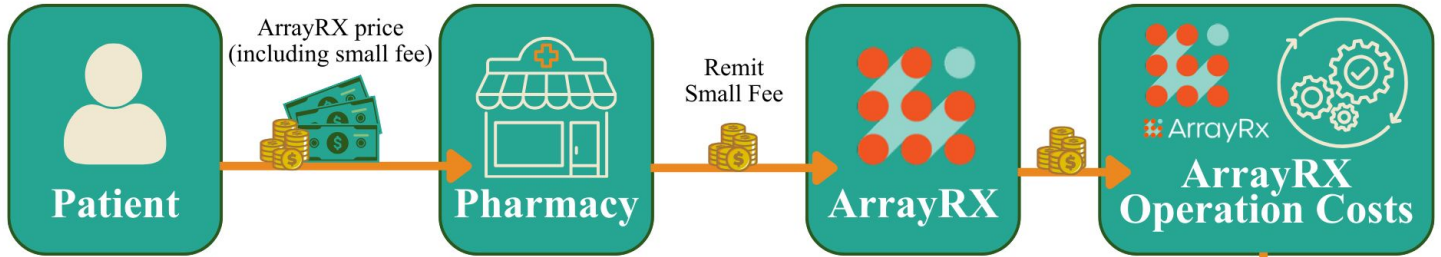
- **No cost to Vermonters** – free enrollment, no member or pharmacy fees.
- **Broad coverage** – all FDA-approved prescriptions plus select OTC items.
- **Strong savings** – up to 20% on brand-name drugs and up to 80% on generics.
- **Wide access** – accepted at 65,000+ pharmacies nationwide.
- **Transparent 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 [ArrayRxcard.com](https://ArrayRxcard.com)

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

**ArrayRx**  
DISCOUNT CARD

[Sign up](#) [Rx Tools](#) [FAQs](#) [Login](#)

## Sign up to get your digital discount card!

Already a member? Access your card by [logging in to your Member dashboard](#) or [recover a forgotten username/password](#)

Your name and birthday will need to match your prescription to use your discount card at the pharmacy.

First name\*

Last name\*

Email address\*

Re-type email\*

Date of birth

Month\* Day\* Year\*

We will not sell your personal information. By continuing, you agree to our [privacy policy](#) and [terms of use](#)

[Next](#)

## 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

# 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

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

 User Guide

## Make a Selection

Strength and Package Selection

Atorvastatin Calcium Tablet 20.0 MG

Generic

Ingredients: Atorvastatin Calcium

Quantity of

Total Quantity \*

\* Required

for a

Number of Days

\* Required

Days Supply



GET PRICES & PHARMACIES



DRUG INFORMATION

# Find your pharmacy:

Enter City, State or Zip Code

OR

Radius in miles

Search Results Total: 25

**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**

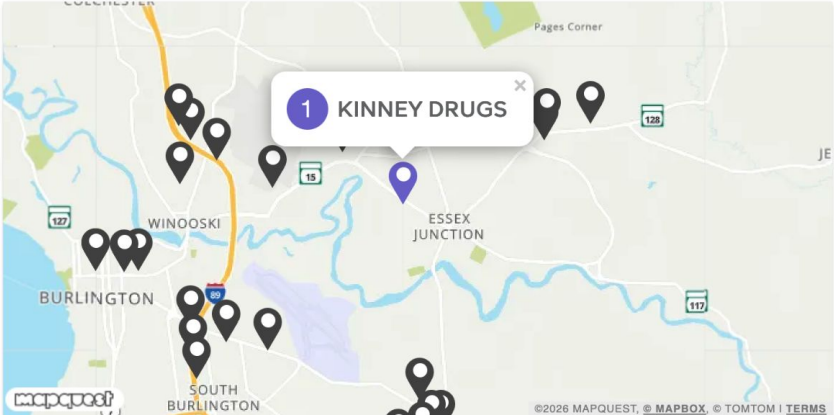
[Visit Pharmacy Website](#)

9 SUSIE WILSON ROAD  
ESSEX JUNCTION, VT 05452-2814  
Phone: (802) 872-1800

**\$7.28**


Distance: 1.6 miles

Pharmacies within 5 miles of 05452, Essex Junction, VT, United States



**1 KINNEY DRUGS**

NPI: 1235246414

Wheelchair Accessible 

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

# 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: **\$20**; ArrayRx price: **\$8.60**
  - Atorvastatin
    - Retail price: **\$32**; ArrayRx price: **\$7.08**
  - Metformin
    - Retail price **\$20.10**; ArrayRx price: **\$6.12**

**Total Savings: \$50 / 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**

## Legislative Path To Date

- House Health Care: 11-0-0
- Hopuse Ways and Means: 9-2-0
- House Appropriations: 8-2-1
- House Floor: Favorable voice vote
- Senate Health and Welfare 5-0-0

# Contact Information

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