



Medicare Advantage over-the-counter benefit card frequently asked questions

How do Medicare Advantage OTC benefit cards work?

Medicare Advantage plans are offering supplemental benefits to their members, including allowances for eligible over the counter (OTC) items. Plan administrators load these benefits onto prepaid debit cards offering members a convenient way to pay for their eligible OTC products. *Good Neighbor Pharmacy* wants you to be aware of this market and the ways to accept these cards so you can capitalize on an opportunity to generate additional OTC sales.

Is there a resource to help me get started?

Whether you already accept Medicare OTC benefit cards or are looking for ways to get started, Cencora customers can access our execution guide with resources and tips to help start taking advantage of Medicare Advantage OTC cards. Simply fill out [this form](#) to get access.

Why should I accept Medicare Advantage OTC benefit cards?

If you're not accepting the benefit cards, you may be missing out on sales from your current patients who are spending their benefits elsewhere.

Hear more from your peers [here](#).

What are some of the most popular cards found in the market?

Nations Benefits, OTC Network, S3, & More.

What is Cencora's relationship with the card vendors?

Cencora has no contractual relationship with any of these card vendors. The intention of this document is to inform pharmacy owners of the options and potential to accept these benefit cards in your pharmacy. We recommend owners perform their own due diligence as part of their evaluation.

Can I accept these cards directly through my point-of-sale system?

Integrations are being worked on by card vendors and POS vendors every day, please contact your POS vendor to inquire which cards can be accepted on their system.

If the cards are not integrated with my point-of-sale system, how can I enroll to accept them?¹

Prohealth offers a handheld terminal or mobile app to enable retailers to accept the S3 card.

- *Good Neighbor Pharmacy* members have a rebate opportunity available, please visit the AB Solutions Portal > *Good Neighbor Pharmacy* > Resources > Marketing & In-store experience.
- Non-*Good Neighbor Pharmacy* members can enroll [here](#).

Nations Benefits offers a handheld terminal.

- To enroll contact independentretailer@nationsbenefits.com.
- Find more information [here](#).

OTC Network offers a handheld terminal.

- To enroll contact indyoperations@incomm.com.
- Find more information [here](#).

1. These links are being provided as a convenience and for informational purposes only; they do not constitute an endorsement or an approval by Cencora of any of the products, services or opinions of the corporation or organization or individual.

What is the difference between the different cards/should I accept them all?

We recommend you fully evaluate each of the card options and choose to accept whichever makes sense for your business. Some general considerations:

- Which card or cards are popular amongst my patients?
- Which card or cards are integrated with my POS?
- What are the transaction fees associated with each card?
- What is required of me to receive payment from the card vendor?

Does Good Neighbor Pharmacy offer any additional support to complement these programs?

Yes! Prohealth, a financial services organization that enables retailers to accept the S3 card through a handheld device or mobile app, is offering Good Neighbor Pharmacy members a negotiated rebate program. There is a direct sign-up link to receive a card terminal, training, and support. If you're a Good Neighbor Pharmacy member and are interested in their rebate, sign up in the AB Solutions Portal.

Additionally, see below for how your team can help support you in the process of accepting Medicare Advantage OTC benefit cards in your store.

- **Business coach:** discuss best practices, implementation, workflow, marketing strategy, and more with your business coach.
- **Merchandiser:** discuss products, shelf labeling, planograms, and other recommendations.
- **Local marketing advisor:** develop patient marketing strategies, inclusive of digital and in-store marketing.

If my point-of-sale system is not currently integrated is there any action I can take to advocate for future integration?

Yes! Contact your vendor for the preferred route to make this request.

Some POS vendors utilize an idea board; if applicable, please enter your request.

Feel free to use this email template, if applicable, to reach out to your POS vendor.

Hi xx,

My name is [your name] and I'm the owner and PIC at [pharmacy name]. I'm reaching out as many of my customers are asking to utilize their Medicare Advantage OTC cards and it has come to my attention that [point-of-sale system] is not currently integrated with [card vendor].

As an independent retailer, it is essential that I can capture these dollars from patients as reimbursement pressures continue to mount. As an important part of the fabric of my community, I also need to be able to offer convenience for my patients, especially those on Medicare plans.

I would like to partner with you in creating a solution for independent pharmacies to be able to take Medicare Advantage OTC benefit cards. Happy to set up time to talk about an integration for the future.

Thank you,
[Your name]

What products are covered and approved for purchase with OTC benefits cards?

Covered products can vary from plan to plan; however, the following categories represent common OTC items that are frequently covered across many Medicare Advantage plans. Top sellers in these categories are often covered by Medicare OTC benefits cards.

- **Pain relief:** Over-the-counter pain relievers, including tablets, patches, and topical treatments.
- **Digestive health:** Products for heartburn relief, acid reducers, and digestive support.
- **Cold and allergy relief:** Medications for allergy symptoms, cough, and cold relief.
- **Vitamins and supplements:** Essential vitamins, minerals, and dietary supplements to support overall health.
- **Eye care:** Products for dry eye relief and general eye care.

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- **First aid:** Basic first aid items, such as adhesive bandages and antibiotic ointments.
- **Cough and cold treatments:** Lozenges, syrups, and other remedies for coughs and colds.
- **Skin care and topicals:** Products for skin care, moisturizing, and topical pain relief.
- **Beverages:** Items such as bottled water and nutritional drinks.

Additionally, private-label products from *Good Neighbor Pharmacy* are accepted by three major card providers: OTC Network, S3, and Nations Benefits. Including private-label alternatives to these commonly covered products allows pharmacies to offer affordable options for patients while potentially achieving better profit margins.

Important note: While these categories are commonly covered, coverage varies by specific Medicare Advantage plans. Pharmacies are encouraged to verify details directly with individual plans to ensure accuracy for their customers.

How can I determine which plans are associated with each of the cards?

This information is considered proprietary and is not provided by the card vendors. However, we encourage you to speak to your current Medicare Advantage patients to understand what cards they may have available to use. One recommendation is to ask to see the patient's card, then you can look for the logos associated with each of the card vendors on the physical card.

How can I market to my customers that I accept these benefits cards?

When enrolling, ask the card vendor what marketing collateral they can provide to market your acceptance of their card. Additionally, if you're a *Good Neighbor Pharmacy* member, we've developed print and digital collateral as well as in-store signage to help you ensure eligible patients know your pharmacy accepts Medicare Advantage OTC benefit cards. You can print signage in [Brand Central Station](#) by navigating to the "Medicare OTC Benefit Cards" library. For additional support, please contact your local marketing advisor.

What OTC items are eligible for purchase with these cards?

CMS has defined product categories for eligible health-related over the counter (OTC) items. This may include items like cold and allergy medicine, vitamins, first aid essentials, and pain relievers. *Good Neighbor Pharmacy's* eligible private label items were submitted to be included on S3, Nations Benefits, and the OTC Network's product libraries.

Is there a fee for utilizing these cards?

There may be transaction fees related to accepting these cards; review those details with each individual card vendor to ensure that you are aware of all fees.

How do I receive payment from the companies?

This should be part of your evaluation for each card vendor.

I've received my handheld terminal, where can I find my OTC catalog and pricing information for vendor submittal?

For customers enrolled in the front-end solution zone pricing, ABC Order has a self-service reporting function that will meet your needs. See a reference guide below in the appendix. Once you have downloaded this report, you'll need to put it in the proper vendor format and enter tax information.

For additional questions, contact the reporting help desk at customersystemssupport@cencora.com or call 888-711-5469. Your business coach or sales executive will also be able to help you set your pricing strategy and walk you through next steps.

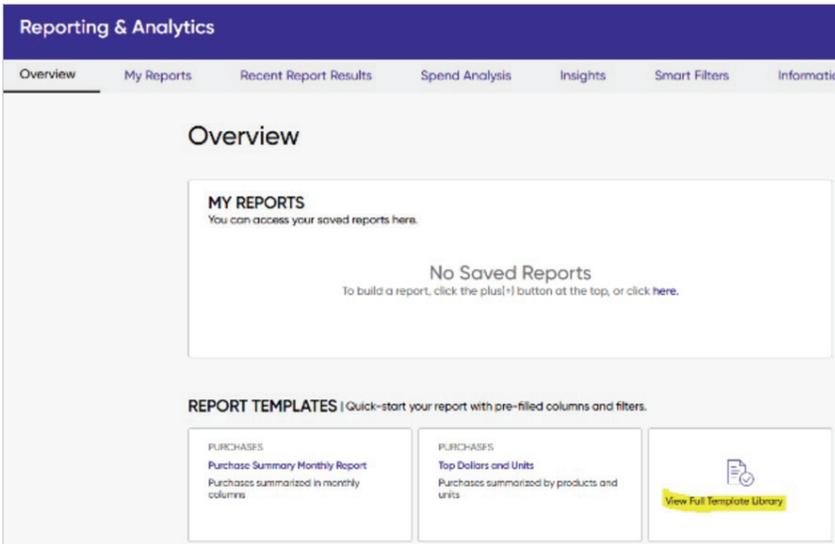
Appendix

ABC Order self-service reports reference guide

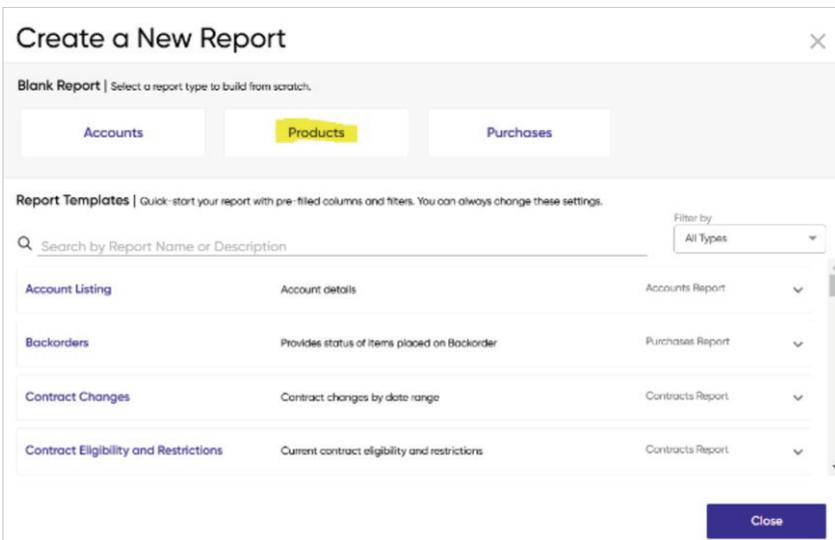
01 Once logged in to ABC Order, Click on Reports from the Navigational Bar.



02 Click on View Full Template Library



03 Click on Products



04 Enter Report Name and Description then Select Show Usage Products Only and select Account(s)

< Enter Report Name

Enter a description for this report

Report Type

Select a report type

Accounts Products Purchases

Product Usage

Show product usage from a specified date, or show all products

Show usage products only Show all products

Accounts

Select one account for this product report

0 Selected Accounts | 0 Smart Filters [IMPORT SMART FILTER](#)

Add accounts to your list from below

Add an Account

05 On the Column Layout section, Click the Deselect All

Column Layout

Add, remove, and order your report columns

Search

Default Columns **Deselect All**

ABC #

Product Description

NDC

Supplier Name

Primary Ingredient HIC4 Code

Primary Ingredient HIC4 Desc

ABC Selling UoM

Preview

8 columns selected

HIC4

ABC Selling UoM

Route Desc

Drag and drop column cards in the Preview section to reorder them in your report

06 Now select Product Description, UPC Barcode, Retail Price and Product Category Description and Click on Run Report.

Column Layout

Add, remove, and order your report columns

Search

Default Columns **Select All**

ABC #

Product Description

NDC

Supplier Name

Primary Ingredient HIC4 Code

Primary Ingredient HIC4 Desc

ABC Selling UoM

Preview

4 columns selected

Product Description

UPC Barcode

Retail Price

Product Category Description

Save Run Report

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07 Once Report runs, it can be exported to Excel

Products 1001938485

Enter a description for this report

RUN DATE: 12/24/2024 09:33 AM PT RUN ID: 1001938485 # OF RECORDS: 22690 VIEW REPORT SETTINGS

Product Description	UPC Barcode	Retail Price	Product Category Desc
12 HOUR NASAL DECOG 0.05% SPY 30 ML	309046761303	4.09	OVER THE COUNTER
12 CAREX PLANOGRAM DS	023601056030	3,030.19	MEDICAL SUPPLIES
2 BLACK EPOXY DISHED WORK SURFACE DS	038779882213	1,402.29	MEDICAL SUPPLIES
2 RXPRT EPOXY WRK SURFC 115 V/60 HZ DS	038779631316	14,329.89	MEDICAL SUPPLIES
2 XPERT EASY-ORDER DS	038779933014	11,991.29	MEDICAL SUPPLIES
2 XPERT FILTERD BALANCE SYS115V/60HZ DS	038779933410	11,337.39	MEDICAL SUPPLIES
2 XPERT TXE EQUIP ENCL 115V/60HZ DS	038779706717	9,002.19	MEDICAL SUPPLIES
2 XPERT TXE EQUIP ENCL ANLG A/F MNTR DS	038779736479	9,928.29	MEDICAL SUPPLIES
2 RXPRT DBLFILT BALSYS EPXY WRKSURF DS	038779676317	20,092.59	MEDICAL SUPPLIES
21ST IAXSAI VITAMIN POG (381 PCI) DL DS	740985222003	1,281.69	HEALTH & BEAUTY
3 BLACK EPOXY DISHED WRK SURF DS	038779879312	1,949.49	MEDICAL SUPPLIES
3 DUCTLESS FUME HOOD PURAIR BASIC DS	038779691211	4,437.49	MEDICAL SUPPLIES
3 DUCTLS FUMEHOOD XTAL STLEG P/A BSC DS	038779687214	4,745.29	MEDICAL SUPPLIES
3 PURIFIER HORIZNTL CLNBENCH UV LIGHT DS	038779780816	11,780.39	MEDICAL SUPPLIES
3 PURIFIER HORIZONTAL CLEAN BENCH DS	038779674619	14,962.59	MEDICAL SUPPLIES
3 TFI SCP RASF STAND CASTFRS DS	018779758815	2,513.79	MEDICAL SUPPLIES

FILE

.CSV

.TXT (Comma)

.TXT (Pipe)

.TXT (Semi-Colon)

.TXT (Tab)

.TXT (Tab)

Export Report



Information in this document has been compiled based on industry research, intended to provide an overview of the industry and things to consider when entering this market. Cencora is not affiliated with any of the card vendors discussed in this document. Content most recently updated in January 2025.

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