

# TrumpRx vs. Health Insurance Coverage

What's the difference, and why does it matter?



## TrumpRx (Discount Card Model) (As proposed by President Trump)

**What it is?** A **discount card**, similar to coupon platforms like GoodRx, that provides **coupon-style price reductions** at participating pharmacies.

**How does it work?** The card negotiates a retail discount. The patient pays **100% of the discounted price**, out of pocket.

**What does it NOT include?**

- ✗ No insurance protection
- ✗ No deductible or out-of-pocket maximum
- ✗ No coverage guarantees
- ✗ No protection for high-cost specialty drugs

**What does this mean for patients?**

- Prices can **change at any time**
- Discounts often **don't apply to expensive specialty drugs**
- Patients with chronic conditions face **unlimited financial exposure**

A coupon can lower the price at the counter—but **it doesn't protect patients from high or unpredictable drug costs.**

# VS.

## Health Insurance Prescription Drug Coverage (What Massachusetts residents get through insured coverage)

**What it is?** Comprehensive **insurance coverage** for prescription drugs. Regulated benefits with consumer protections.

**How does it work?** Prescription drugs are covered through a **formulary**. Patients pay **copays or coinsurance**, not full price. Costs count toward **annual out-of-pocket limits**

**What DOES it include?**

- ✓ Financial protection for high-cost drugs
- ✓ Coverage for specialty and life-saving medications
- ✓ Appeals and medical-necessity reviews
- ✓ Consumer protections under state and federal law

**What does this mean for patients?**

- **Predictable costs** over the year
- **Protection** from catastrophic drug spending
- **Access to clinically appropriate medication**, not just discounted ones

Health insurance doesn't just lower prices—it **protects patients from financial risk.**

Feature	TrumpRx (Discount Card)	Insurance Coverage
Is it insurance?	✗ No	✓ Yes
Caps annual spending	✗ No	✓ Yes
Covers specialty drugs	⚠ Limited	✓ Yes
Consumer Protections	✗ No	✓ Yes
Price Stability	✗ No	✓ Yes



## Conclusion

Discount cards can help with short-term pharmacy prices—but only insurance protects patients from high and unpredictable prescription drug costs.