



## Will my plan pay for my medications?



The short answer is ***WE DON'T KNOW***.

Prescription insurance plans (pharmacy benefit plans) vary depending on the insurer, benefit manager, and coverage specifics of the employer, group, or individual plan.

Doctors do not have access to each patient's plan details, list of covered medications, deductible, copay, or coinsurance info. The resources we have about which prescriptions should be covered can be inaccurate due to the wide variance and frequent changes among plans.

### THINGS YOU CAN DO:

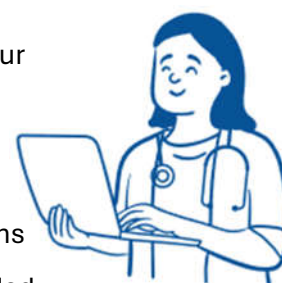


- \* **Know what company handles your pharmacy benefits** and if RX info is included on your medical insurance card or on a separate prescription insurance card
- \* **Sign up for online accounts** with your insurance, pharmacy benefit manager, and pharmacy to get access to your plan, formulary, and prescription details
- \* **Review your formulary** for info about coverage tiers and medications with restrictions such as prior authorization, quantity limits, or step therapy
- \* **Understand your deductible and copay/coinsurance** for medications on different tiers
- \* **Find out which local pharmacies are in network** or if a mail-order pharmacy is preferred
- \* **Cancel unneeded prescriptions** if you stop taking a medication or change dose or pharmacy
- \* **Keep your info up-to-date** with both your pharmacy and doctor's office when your insurance changes or if you have more than one insurance plan
- \* **Let your pharmacy and doctor know** if you are planning to pay out of pocket or use other discounts for a prescription that is not covered by insurance
- \* **Check the medication website** for discounts or savings cards and sites like GoodRx for coupons
- \* **Communicate** with your pharmacists, doctors, and/or insurance representatives about any problems you encounter when filling prescriptions



### HERE AT DECO WE WILL:

- \* **Work with you** to determine the most appropriate medications based on your unique needs and the information we have
- \* **Submit prior authorization coverage requests** to your insurance plan when required (see our [What is Prior Authorization?](#) pamphlet for more info)
- \* **Share information** about discount programs applicable to certain medications
- \* **Discuss additional options** and prescribe alternate medications when needed



**SEE REVERSE FOR GUIDELINES ON TALKING TO YOUR  
PHARMACY AND INSURANCE** —————>

### AT THE PHARMACY:



⇒ **If your medication costs more than expected, ask:**  
**“IS THE PRESCRIPTION GOING THROUGH INSURANCE?”**

- ⇒ If it is **NOT** going through insurance, ask if they can see the reason for the rejection.
- If it is *too soon to fill* or *quantity limit exceeded*, you will need to wait until your next eligible refill date. If you will run out of medication before this date, contact your doctor.
  - If it *needs prior authorization*, contact your doctor’s office to submit the PA request to your insurance plan. (see our [What is Prior Authorization?](#) pamphlet for more info)
  - If it is *not covered* or *not preferred*, ask if any preferred medications are listed, then contact your doctor to switch to a preferred medication or request a PA.
  - If they cannot see the rejection reason or it is unclear, make sure your pharmacy is in network, then contact the insurance company and ask why the medication is not being covered.

★ *TIP: Ask your pharmacy if they offer any loyalty or discount programs.* ★

⇒ If it **IS** going through insurance and still has a high cost, contact the insurance company.

★ *TIP: Plan ahead for vacations! Insurance often will not cover extra medication. Ask your pharmacy to help you get a vacation override from your insurance.* ★



### WHEN CALLING INSURANCE:

⇒ **If your medication is covered but still expensive, ask:**

- Is there a deductible? Will this medication cost me less once it is met?
- Is there a preferred brand or alternate medication that has a lower copay or coinsurance?
- Is there a preferred or mail-order pharmacy where this medication would cost me less?
- Are there any other issues that make this medication expensive, or other ways to lower my cost?

★ *TIP: Insurance customer service reps often have limited information. Talk to your employer and find out if you have a benefits manager or liaison who can help navigate the specifics of your plan and communicate effectively with insurance.* ★

⇒ **To find out what medications might be covered, ask:**

- Is this medication on the formulary? What alternate medications are on the formulary?
  - Does my plan have any additional medication exclusions or restrictions?
- Does this medication require prior authorization? (see our [What is Prior Authorization?](#) pamphlet for more info and keep in mind customer service reps do not have access to specific PA criteria)
- Are there any upcoming formulary changes that will affect this medication in the future?

★ *TIP: Read the fine print on coupons and savings cards for details about eligibility. Some discounts will work with insurance and some will bypass insurance.* ★

**Let us know if you cannot afford your medication so we can work with you.**  
**We want you to have your medication - otherwise we would not have prescribed it!**