



FREQUENTLY ASKED QUESTIONS

– Step Therapy –

Overview

1. What Is Step Therapy?

Step Therapy is *a program especially for people who take prescription drugs regularly to treat an ongoing medical condition*, such as arthritis, asthma or high blood pressure. The program is a new approach to getting you the prescription drugs you need, *with safety, cost and – most importantly – your health in mind*.

The program makes prescription drugs more affordable for most members and helps our organization control the rising cost of drugs. It allows *you and your family to receive the affordable treatment you need* and helps our organization continue with prescription-drug coverage.

In Step Therapy, drugs are grouped in categories, based on cost:

- **Front-line drugs** — the first step — are generic drugs proven safe, effective and affordable. These drugs should be tried first because they can provide the same health benefit as more expensive drugs, at a lower cost.
- **Back-up drugs** — Step 2 and Step 3 drugs — are brand-name drugs such as those you see advertised on TV. There are lower-cost brand drugs (Step 2) and higher-cost brand drugs (Step 3). Back-up drugs always cost more.

2. Who decides what drugs are covered in Step Therapy?

Step Therapy is *developed under the guidance and direction of independent, licensed doctors, pharmacists and other medical experts*. Together with Express Scripts — the company chosen to manage our pharmacy benefit plan — they review the most current research on thousands of drugs tested and approved by the FDA for safety and effectiveness. Then they recommend appropriate prescription drugs for the Step Therapy Program, *and our organization's pharmacy benefit plan chooses the drugs that will be covered*.

What Happens at the Pharmacy

3. Why couldn't I fill my prescription at the pharmacy?

The first time you submit a prescription that isn't for a front-line drug, your pharmacist should inform you that our plan uses Step Therapy. This simply means that, if you'd rather not pay full price for your prescription drug, you need to first try a front-line drug.

To receive a front-line drug:

- ***Ask your pharmacist to call your doctor*** and request a new prescription, OR
- ***Contact your doctor*** to get a new prescription.

Only your doctor can change your current prescription to a first-step drug covered by your program.

4. How do I know what front-line drug my doctor should prescribe?

Only your doctor can make that decision. Ask Human Resources for a list of your plan's front-line drugs. Just give this list to your doctor so he or she will know which drugs are covered and can write your prescription accordingly.

5. What can I do when I need a prescription filled immediately?

If you've just started taking a prescription drug regularly or if you're a new plan member, you may be informed at your pharmacy that your drug isn't covered. If this should happen and you need your medication right away, you can:

- ***Talk with your pharmacist about filling a small supply*** of your prescription right away. (You may have to pay full price for this quantity of the drug.) Then, to ensure your medication will be covered by your plan, ask your doctor to write you a new prescription for a front-line drug. Remember: only your doctor can change your prescription to a front-line drug.

To Receive a Back-up Drug

6. What can I do if I've already tried the front-line drugs on the list.

With Step Therapy, more expensive brand-name drugs are usually covered as a back-up in the program if:

- 1) You've already tried the generic drugs covered in your Step Therapy Program
- 2) You can't take a generic drug (for example, because of an allergy)
- 3) Your doctor decides, for medical reasons, that you need a brand-name drug

If one of these situations applies to you, your doctor can request an override for you, allowing you to take a back-up prescription drug. Once the override is approved, you'll pay the appropriate copayment for this drug. If the override isn't approved, you may have to pay full price for the drug.

7. What happens if my doctor's request for an override is denied?

Your pharmacy-benefit plan's guidelines exclude certain drugs from coverage. To learn more about which drugs are excluded from our plan, look in your copy of benefit information.

- **To receive a copy of the criteria your plan uses to decide which overrides will be covered**, call Patient Services at Express Scripts — the company we've chosen to manage our pharmacy benefit.
- OR
- Your plan has an appeals process. **If you want to file an appeal to have your prescription drug covered**, your Human Resources representative can tell you how the process works.

8. What can I do if my appeal is denied?

You can talk with your doctor again about prescribing one of the safe, effective front-line drugs covered by your plan's Step Therapy program. Your copayment will usually be the most affordable for one of these drugs. Or you can choose to pay the full price of a drug that isn't covered by your pharmacy benefit plan.

[More About Generic Drugs](#)

9. What are generic drugs?

Generic alternatives have the same chemical makeup and same effect in the body as their original brand-name counterparts, even though generics usually have a different name, color and/or shape. Generics, which have been around for a long time, have undergone rigorous clinical testing and been approved by the U.S. Food & Drug Administration (FDA) as safe and effective.

Unlike manufacturers of brand-name drugs, the companies that make generic drugs don't spend a lot of money on research and advertising. As a result, their generic drugs cost less than the original brand name counterparts, and they can pass the savings on to you.

Home Delivery and Step Therapy

10. I sent in a prescription to Home Delivery and was told I need to use a front-line drug. What happens now?

Your Step Therapy program applies to prescriptions you receive at your local pharmacy as well as those you order through Home Delivery, so the same basic process applies. Your doctor may write you a prescription for a front-line drug covered by your plan, or your doctor can request an override.

The Home Delivery pharmacy that your plan has chosen — Express Scripts Pharmacy — can help with the process:

- When the Express Scripts Pharmacy receives your prescription, a pharmacy representative will contact you. Then the representative will try to contact your doctor to request a new prescription for a front-line drug. You may want to let your doctor know that the Express Scripts Pharmacy will be requesting this information.
- Your doctor writes you a new prescription for a front-line drug covered by your plan's Step Therapy program. If your doctor decides your current drug is medically necessary, he or she can ask for an override.

If you have more questions, you can call the Express Scripts Pharmacy at its toll-free number on your prescription-drug plan card.