### Prescription Plan FAQ's

#### What is a specialty medication?

Specialty medication is the term used to describe certain medications and a set of services designed to meet the particular needs of people who take medications to treat complex conditions such as anemia, neutropenia, cancer, cystic fibrosis, deep vein thrombosis, Gaucher disease, growth hormone deficiency, hepatitis C, immune deficiency, multiple sclerosis, osteoarthritis, rheumatoid arthritis, and respiratory syncytial virus. Many of these medications require injection and have special shipping and handling needs. These medications could also be oral or infusion medications.

Accredo is Medco's specialty pharmacy. Members with specialty medication needs will receive support from pharmacists and nurses who are trained in specialty medications, their side effects, and the conditions they treat. Also, because many of these medications require injection or special handling, members will receive:

- Expedited shipping of specialty medications to their home or doctor's office, where allowable by law.
- Supplemental supplies, such as needles and syringes, that are needed to administer the medication.
- Scheduling of refills and coordination of services with home care providers, case managers, and doctors or other healthcare professionals.

Accredo has several Therapeutic Resource Centers dedicated to diseases like cancer, diabetes and Multiple Sclerosis, where Specialist Pharmacists and staffs of nurses and nutritionists provide comprehensive therapy services to patients with these conditions. The result is industry leading medication adherence rates and improved care.

#### What is the Retail Refill Allowance (RRA) penalty?

The RRA penalty is additional coinsurance (50%) that is charged when a member fills a maintenance medication at a retail pharmacy starting on the 4<sup>th</sup> fill.

# I am in the High Deductible/HSA Qualified Plan – do the RRA penalties apply toward my deductible or out-of-pocket maximum?

No, regardless of what plan you are in, Retail Refill Allowance (RRA) and/or Member Pays the Difference (MPD) penalties will not apply toward your out-of-pocket maximum. However, the High Deductible/HSA Qualified Plan does have federal out-of-pocket maximum limits that cannot be exceeded (we currently have capped our plans at \$5,950 for single and \$11,900 for family).



#### If the doctor changes the dosage on a medication, is this a new prescription?

Yes.

## Can I still fill prescriptions at retail pharmacies other than Walgreens without penalty if it's the first, second or third fill?

Yes, but please remember that retail purchases do not count toward your out-of-pocket maximum if you are enrolled in the Low Deductible or High Deductible Wellness Plans (and could increase your out-of-pocket maximum if you are enrolled in the High Deductible/HSA Qualified Plan). A listing of in-network Medco pharmacies can be found by visiting <a href="https://www.medco.com">www.medco.com</a>.

# What is the process of getting prescriptions covered if an employee decides to continue using Walgreens?

Effective October 1, 2012, any prescriptions bought at Walgreen's will be considered out-of-network. The way an out of network (OON) claim would work is as follows;

- Member would pay out of pocket at the OON full price of order
- Member obtains direct claim form from Medco and member/patient fills it out, they enclose the receipts, and they mail it to Medco's claims processing center
- The claims run through a series of edits to make sure what they obtained is even covered by the plan
- If it is a covered item, the claim will be allowed up to a 30 day supply, no matter what days supply/quantity the member purchased
- The claim dollar amounts will be cut back to what the cost to the plan would have been, had the member used an in network pharmacy
- A co-pay/coinsurance is taken, including any deductible or minimum co-pay amounts, and the member is reimbursed anything that may be left over.

#### What is step therapy with prescriptions?

Preferred Drug Step Therapy (PDST or step therapy) simply requires that members try a generic medication or lower-cost brand-name alternative first instead of higher cost non-preferred brand-name drugs. Some medications must be approved before they are a covered benefit to ensure use of the most appropriate drug therapies while helping to reduce prescription costs. In some cases, step therapy is appropriate. The first medication step in the process is usually a treatment known to be safe and effective for most people – the preferred therapy. Preferred, first-line medications are selected after careful review of medical literature, manufacturer product information, and consultation with medical



professionals. If your physician determines that a preferred, first-line drug is not appropriate for you or is not effective in treating your condition, he or she may submit clinical documentation to support use of the non-preferred medication.

Our plan currently has eight PDST rules in place and will be adding two additional rules effective Jul 1, 2012. You can view the list of PDST rules on the benefits website at <a href="www.bsu.edu/payroll">www.bsu.edu/payroll</a>. It is located under the Open Enrollment 2012/Prescription Changes Information tab.

The drug that I currently take is hormone-related. I have been on this drug for 1.5 years. Prior to that, I was taking an alternative drug that was a bit cheaper. However, this drug had serious side effects (that took 3+ months to get rid of). In my case, would I have to go back to this cheaper drug to comply with the step therapy program, or would I be able to continue on my current prescription?

Your doctor may be contacted, but typically if your history shows that you have already tried a less expensive alternative, Medco will not initiate the Step Therapy process. Either way, the doctor and/or patient always have the choice of going with the non-preferred brand – there just may be a higher cost share for you. However, the Member Pays the Difference penalty can be waived through a clinical review/appeals process. You can see a listing of our current Step Therapy Rules by going to www.bsu.edu/payroll and looking under the Open Enrollment/Prescription Changes Information tab.

#### What should I do if I can't get Medco and my doctor to communicate?

Please contact the PEB office at 765-285-8461 or send an email to <a href="mailto:peb@bsu.edu">peb@bsu.edu</a>. We will be happy to assist you in facilitating the communication necessary between Medco and your physician.

# What is the difference between a generic alternative and a generic equivalent drug?

A generic **equivalent\*** is a medication that contains the same active ingredients in strength and purity as the brand name drug. A generic **alternative** is a generic medication in the same therapeutic class as a brand name product.

\*Only generic equivalents are subject to the Member Pays the Difference (MPD) penalties.

# Can you give me an example of how the member pays the difference will work? Will it cost me the difference plus the percentage I would normally pay?

Member Pays the Difference (MPD) is a program designed to encourage the use of FDA approved generic *equivalent* medications in place of higher cost brand name drugs. If you purchase the brand name drug, you are responsible for paying the generic drug percentage coinsurance PLUS the difference in cost between the generic drug and the brand name drug. This difference in cost will not count toward your annual prescription drug out-of-pocket maximum. Please note that a coverage review is available if there is a true medical necessity for the brand name drug, and if approved by Medco the MPD penalty will be waived.

Here is an example of how you can save by choosing a generic equivalent drug at a retail pharmacy when a brand-name drug is available on the Plan's preferred list of medications.

Cost Difference Between Preferred Brand and Generic Equivalent		Percentage Co-Payment	
\$85.00 \$50.00	Cost of preferred brand name drug (30-day supply) Cost of generic equivalent drug (30-day supply)	If you pu \$50.00 x 20%	rchase the generic equivalent drug: Cost of generic equivalent drug (30-day supply) Percentage coinsurance
members	Difference in cost  High Deductible/HSA Qualified Plan  : The additional \$35 does not count our annual prescription drug out-of-aximum	Your coir	Your percentage coinsurance if you purchase the generic equivalent rchase the <b>preferred brand name</b> drug: asurance will be \$25.50 (\$85x20%) + difference in cost) = <b>\$52.00</b>
(Retail purchases do not count at all toward the prescription out-of-pocket maximum for the Low Deductible, High Deductible Wellness, or Medicare Carve-Out plans.)		*Note – for MPD, the coinsurance is always dropped back to the generic coinsurance, currently 20%	

# If the member pays the difference between brand and generic prescriptions, is it possible to go over the max amount on the grid?

Yes, the maximum co-pays for mail-order preferred and non-preferred drugs can be bypassed by Member Pays the Difference (MPD) penalties. Additionally, please note that MPD penalties do not apply toward out-of-pocket maximums.

Please note also that the generic maximum co-pay for retail prescriptions can also be bypassed by Retail Refill Allowance (RRA) penalties.



#### How do I know if my prescriptions are preferred or non-preferred?

You can find this information on <a href="www.medco.com">www.medco.com</a>. We also have the current listing (updated quarterly) posted on our website at <a href="www.bsu.edu/payroll">www.bsu.edu/payroll</a> under the Open Enrollment 2012/Prescription Changes Information tab. It is a printable document that we would suggest you taking along to your next doctor's visit.

#### How do I get started on mail order?

The fastest and easiest way to get started is to go to <a href="www.medco.com">www.medco.com</a>. If you haven't already registered for online access to your Medco account you will need to do so (it's easy, you just need your ID number from your Medco or KBA card). Once you are logged in you can print mail order forms out and then mail your prescription(s) along with the completed form to Medco; or you can print and take a mail order fax form to your doctor. Your doctor then just fills out the form with your prescription information and faxes it right to Medco. You may also contact Medco's Member Services toll free at 1-877-476-9242 for assistance with getting mail-order started.

#### How should my doctor write my mail order prescription?

To maximize your savings:

- Ask your doctor to write your prescription for a 90-day supply (or your plan's mail order limit) with refills when appropriate instead of 30-day supply with refills.
- It is important to ask for a 90-day supply, as opposed to a 30-day supply, in order to receive up to 90 days of medication for one mail-order co-payment. Please note that you will be charged a mail-order co-payment regardless of the number of days' supply written on the prescription, so make sure your doctor has written the prescription for 90 days.

Please note that the actual quantity and/or days' supply may vary for each drug. Your doctor's instructions on how to take the medication, state and federal dispensing guidelines, or how the medication is packaged may impact the quantity and/or days' supply you can receive.

#### When my doctor faxes a prescription to Medco, what happens to it?

When Medco receives a faxed prescription from a doctor, they first make sure that the prescription is coming from a secure fax machine associated with a prescriber listed in Medco's database. A secure fax machine is restricted from public access and is generally within a controlled area in the doctor's office. Medco's system automatically checks the incoming fax number against their database of recognized prescribers. If Medco cannot determine the security of the fax line or if the incoming fax number cannot be matched against a prescriber in the database, then they contact the doctor's office to verify your prescription.



Upon verification, the prescription information is entered into Medco's system and processed. If they are unable to verify your prescription, Medco will attempt to contact you. If two attempts to contact you are unsuccessful, Medco will send you a notification to inform you that they were unable to fill your prescription.

#### How long does it take to get my medications when I use mail order?

First-time orders will usually be delivered within 8 to 11 days after Medco receives your order.

- Refills usually arrive in less time. Refills ordered online are usually delivered within 3 to 5 days after Medco receives your order. For refills mailed in, please allow 6-9 days.
- Renewals ordered online will usually be delivered in 5-8 days once Medco receives your
  physician's approval of the renewal prescription. Mailed-in renewals will usually arrive in 7-11
  days, once Medco receives your order.
- New and renewal prescriptions faxed from your doctor will usually be delivered in 5-8 days.
   Please allow 24-48 hours for the prescription to appear online once your doctor has faxed in the prescription.

When it is time to reorder your medication, you will see your order in the Order center at <a href="www.medco.com">www.medco.com</a>; the best time to reorder is when you have about a 14-day supply of your medication remaining. This will help ensure that you receive the medication you need, when you need it. Estimates for shipping may change if the order is processed differently than expected or if the delivery method is changed while the prescription is in process. The most up-to-date status is provided online as soon as it is available.

Note: Certain medications, including many drugs prescribed for narcolepsy, attention deficit disorder, and pain management, are mailed via expedited delivery, and require a signature upon delivery.

# What do I do if I run out of my medicine while I am waiting on a prescription to be mailed by Medco?

Please contact the PEB office at 765-285-8461 or send an email to <a href="mailto:peb@bsu.edu">peb@bsu.edu</a>. We will be happy to assist you with obtaining a temporary supply of your medication through retail if necessary.

#### How do you transfer prescriptions from Walgreens to Medco mail order?

Medco/PEB will be sending out information on transferring prescriptions from Walgreen's to mail-order later this summer. However, if you would like to get an early start you can contact Medco's Member Services toll free at 1-877-476-9242 for assistance.

Our prescription plan strongly encourages us to get prescriptions in 90-day supplies through the mail, but prescriptions almost always have to be kept at room temperature and it's almost never room temperature in the typical Muncie mailbox. For this reason I purchase everything monthly at a penalized cost and now the penalty is increasing?

Medco will not ship medications that can be compromised by adverse temperature conditions. The recommendations made by the manufacturers for storing at room temperature, keeping in a dark place, etc., all apply for the storage of the medication once it is received by the patient. In other words, the fact that a medication may sit in a hot or cold mailbox for a short time is taken into account, and Medco would not ship a medication that could not withstand this short period outside of its required storage temperature without providing special handling. Medications that require special handling, such as insulin, specialty medications that require injection, etc., are all shipped to the patient overnight via UPS, after coordinating the delivery with the patient.

If necessary, Medco can ship medications to the patient at an alternate address. We have several employees who have prescriptions mailed to them that require a signature upon delivery, and many of these patients will have these orders shipped to a trusted neighbor or relative's address so that someone is available during the day to receive and sign for them. Employees who would like reassurances about the shipping practices of Medco, the impact on their particular medications, etc., are encouraged to contact Medco's Member Services and ask to speak with a pharmacist who can discuss their concerns.

# Medco requires a signature on my spouse's medication. No one is at home during the day when it is delivered. Why is this required? Is there a way to get them to stop requiring the signature?

There are some medications, certain classes of narcotic pain medications for example, that federal law requires a signature for delivery. So unfortunately there is no way to stop the requirement. However, you can work with Medco to make alternative delivery arrangements to another address where perhaps a trusted friend or relative could sign for the medication.

#### Do they offer free antibiotics at local retail pharmacies?

The PEB staff did make some phone calls to local Medco retail pharmacies and found that Meijer offers the following antibiotics FREE with your doctor's prescription:

Amoxicillin Ampicillin
Cephalexin Penicillin VK
SMZ-TMP Ciprofloxacin

Meijer also offers several brands of pre-natal vitamins at no cost.



#### What are some 24 hour alternatives to Walgreen's?

Locally, the CVS Pharmacy on Tillotson Avenue is open 24 hours. If you live outside the Muncie area please contact your local CVS for store hours.

# Medco is not properly applying my out of pocket and deductible amounts paid. How do I get this corrected?

Please contact the PEB office at 765-285-8461 or send an email to <a href="mailto:peb@bsu.edu">peb@bsu.edu</a>. We will be happy to assist you in working with Medco and KBA to audit your account to make sure the proper amounts are being applied to deductible and out-of-pocket.

I am currently on a drug that I receive through Accredo as it is a specialty drug (an injection I take). According to the coinsurance pay model, there is no percentage listed and no maximum listed, but there is a minimum listed of \$110. The people at the help desk today thought that this meant that any drugs received through Accredo would be \$110, but were not sure. Currently, I pay around \$340 for a 90 day supply. Does this mean that I would only pay \$110 for a 90 day supply in the future?

Correct. The new Specialty tier has been put into place to "protect" the member from the high coinsurance costs of Specialty medications.

# I fill a generic medication through Medco mail-order already. A 90 day supply costs \$10.12 and I pay 80% or \$2.02. Under the new plan, is my cost going to be \$2.02, \$10.12 or \$15.00 (the Minimum Generic)?

The cost of the medication is \$10.12 and current 20% is \$2.02. Under the new plan design, the \$15 is more than the cost of the medication, so you would pay \$10.12 for an effective increase of \$8.10 per 90 days. You will never pay more than the cost of the drug.

This is an increase in cost share for you, but as part of the overall plan design if you were taking a much more expensive medication, where the maximum kicked in, you would most likely see a decreased cost share. This balances the plan so that everyone can get their medications at an affordable cost, which will theoretically increase adherence to medication and reduce medical claim expenses! (See below for examples where members save money because of the Maximums put into place with the new plan design.)



I get a generic through Medco and a 90 day supply costs \$454.40 and I pay \$90.88 (20%). Under the new plan will I pay \$65.00 (Maximum charge) or \$90.88?

You will pay \$65.

I get a brand name drug through Medco and a 90 day supply costs \$579.43 and I pay \$173.83 (30%). Under the new plan will I pay \$110.00 (Maximum charge) or \$173.83?

If it is a Preferred Brand (without knowing what class of drugs it is I cannot readily check), then your cost will be \$110 through Medco.

#### Can Medco fill compound medications?

The only way to make sure is to have the Rx/recipe sent to the mail order pharmacy and they will see if they can make it. Medco does have a large compounding pharmacy in Columbus, Ohio, but some compounds that need to be made in a sterile hood cannot be made by Medco. If Medco cannot make it, they can work with the patient to find participating retail pharmacies that can compound the medication.

Is a painkiller ever considered a maintenance medication (and therefore subject to the Retail Refill Allowance penalties if not transferred to mail-order after the 3<sup>rd</sup> fill)?

No. Narcotic pain medications are not subject to RRA even if for some patients, they may be a maintenance medication.

### Will the Shingles vaccine be 100% covered at Medco retail pharmacies after July 1, 2012?

Zostavax, the shingles vaccine, is part of the preventative meds vaccines under the ACA (Affordable Care Act). Many pharmacies administer shingles vaccines as long as the patient has a prescription. Medco recommends that members call the pharmacy first, make sure they have the vaccine on hand, and that someone is there that is qualified to administer it before just heading to the pharmacy.

# Is it possible to request the generic that is manufactured by the same company as the brand name version (or does Medco get to make the decision on which generic to fill the script with)?

Not 100% of the time, but if a doctor writes a prescription and specifically states they only want the generic version made by the XYZ Company, Medco will try to accommodate that request.

### In the High Deductible HSA Plan, do the amounts paid for prescription count towards the deductible and the OOPM?

Yes, non-preventive scripts count toward both the deductible and OOPM, and all scripts count toward the OOPM.

# Would you please provide a document or a link to a web site that provides the "classification of FDA approved generic equivalents"?

There is a link on our website to Medco's Preferred Prescriptions/RX Selections Member Guide that lists different drug classes and the generic available. (Under the Open Enrollment – Prescription Changes Information tab.) As far as finding generic equivalents you would need to use the resources on <a href="https://www.medco.com">www.medco.com</a> to determine if there is an equivalent for what you take. You can also call the Medco 1-800 line for assistance.

# Would you please provide a document or a link to a web site that provides the list of preventative medications that will be used by MEDCO?

This list is 33,000 medications long – we do not link to it because of its size. To find out if what you take is considered preventive you can go to <a href="www.medco.com">www.medco.com</a> and use the price a medication feature. It will indicate whether or not deductible is charged. If deductible is charged then the medication is not preventive.