

a healthy conversation

Prior authorization, generics, and specialty drugs – oh my!

Tips to help manage your prescription drugs

From Wellmark Blue Cross and Blue Shield

With the rising costs of prescription drugs, it's comforting to know you have drug coverage when your doctor prescribes medication. Even then, understanding prescription drug coverage and your share of the cost can be confusing.

To get the most from your plan, it's important to take an active role. Depending on your situation, there may be a number of choices available and, using your prescription drug coverage wisely can save you money.

The following tips can help to make the process easier and to reduce your out-of-pocket expenses:

- **Some drugs need approval first.** Certain drugs may need prior authorization before your plan will cover them. If your medication requires prior authorization, your doctor will submit a prior

authorization request. Once approved, you can fill your prescription at any participating pharmacy. Without approval, a medication may cost you more, or it may not be covered.

- **The value of generics.** Don't judge a drug by its name. Generic drugs—medication without all the fancy advertising—are safe and work just as well as brand-name drugs. They can also lower your copays and overall costs. Be sure to ask your physician or pharmacist if there is a generic equivalent available to your brand-name prescription.
- **Understand specialty drugs.** When you have a chronic or difficult health condition, you may need a specialty drug that requires special handling, monitoring or approval to

order. Because of this, it's best to order them through a preferred specialty pharmacy. If you are not sure which pharmacy is considered a specialty pharmacy, call the phone number on the back of your insurance ID card.

Moving forward, don't be afraid to ask your doctor or pharmacist questions about your prescribed drugs. Does my new prescription require a prior authorization? Is it considered a specialty drug? Do they offer a generic equivalent?

And, don't forget your insurers resources to make sorting out your options easier. Wellmark Blue Cross and Blue Shield members, for example, have access to online pharmacy and benefit tools as well as BeWell 24/7 to ask questions and get help with using prescription benefits.

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