



Step Therapy — Frequently Asked Questions

Overview

1. What is step therapy?

Within specific therapy classes, multiple drugs are available to treat the same condition. Step therapy manages drug costs by ensuring that patients try clinically effective, lower-cost medications before they “step up” to a higher-cost medication.

In step therapy, drugs are grouped in categories, based on treatment and cost:

- Step 1 drugs are typically generic and lower-cost brand drugs proven to be safe, effective and affordable. In most cases, they provide the same health benefit as a more expensive drug, at a lower cost.
- Step 2 and Step 3 drugs are typically brand-name drugs that are best suited for only a small number of patients who don't respond to first-line drugs. These drugs are the most expensive options.

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 your prescription plan — they review the most current research on thousands of drugs tested and approved by the U.S. Food & Drug Administration (FDA) for safety and effectiveness. Then they recommend appropriate prescription drugs for the step therapy program, and your health plan chooses the drugs that will be covered.

Pharmacy Process

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

The first time you submit a prescription for a Step 2 or Step 3 drug that's in the step therapy program, your pharmacist should inform you that you need to first try a Step 1 drug if you'd rather not pay full price for your prescription drug.

To receive a Step 1 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 Step 1 drug covered by your program.

If you need your prescription right away, you may ask your pharmacist to fill a small supply until you can consult your doctor. NOTE: You might have to pay full price for this small supply.

4. How do I know what Step 1 drug my doctor should prescribe?

Only your doctor can make that decision. Ask Human Resources or go to express-scripts.com for a list of your plan's Step 1 drugs. Give this drug list to your doctor so he or she will know which drugs are covered.

5. What if 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 Step 1 drug. Remember: Only your doctor can change your prescription to a Step 1 drug.

To Receive a Step 2 or Step 3 Drug

6. What if I can't use the less expensive (Step 1) drug?

With step therapy, more expensive brand-name drugs are usually covered as Step 2 or Step 3 drugs in the program if:

- You've already tried the generic drugs covered in your step therapy program
- You can't take a generic drug (for example, because of an allergy)
- 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 or a "prior authorization" to request coverage for a Step 2 or Step 3 prescription drug. If the prior authorization is approved, you'll pay the appropriate copayment for this drug. If the prior authorization isn't approved, you will either have to pay full price for the Step 2 or Step 3 drug or take an alternative.

More About Generic Drugs

7. What are generic drugs?

FDA approved generic drugs have the same chemical makeup and same effect in the body as their original brand-name counterparts. Though generics may have a different name, color, and/or shape, FDA approved generics have undergone rigorous clinical testing and are as safe and effective as the brand."

Home Delivery and Step Therapy

8. I sent in a prescription to home delivery and was told I need to use a Step 1 drug. What happens now?

Step therapy 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 a prescription for a Step 1 drug covered by your plan, or your doctor can request a prior authorization.