



Your Pharmacy Coverage

a guide to understanding your pharmacy benefit



MASSACHUSETTS

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Understanding Your Pharmacy Benefit

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A guide to understanding your pharmacy benefit



At Blue Cross Blue Shield of Massachusetts, we are committed to providing you with high-quality health care coverage. One of the most valuable services we offer you is coverage for prescription medications through our pharmacy benefit.

Today, we have a wide variety of prescription medications available to help us live longer, healthier lives. But having so many choices comes at a cost—the estimated drug spending for 2006 was \$250 billion, almost four times more than it was just 10 years ago.

Many factors contribute to rising prescription costs. However, together, we have the ability to help keep costs down and make sure quality medications remain accessible.

At Blue Cross Blue Shield of Massachusetts, our role is to constantly review and update our pharmacy coverage so it provides you with maximum benefit. Working closely with doctors, pharmacists, and other experts, we manage our coverage using these guiding questions:

- How effective is a particular medication?
- Which other medications are available that treat the same condition?
- How does the cost of a particular medication compare to that of similar ones that treat the same condition?

Our pharmacy coverage gives you a variety of choices for the medications you need. Our goal is to provide high-quality, affordable pharmacy benefits without compromising quality of care.

What You Can Do

You, too, have a role in helping control prescription costs. In fact, the choices you make today may affect the price of your coverage tomorrow.

So what can you do? As a member, you can make sure you're an informed consumer. This means you understand your pharmacy benefit and use it effectively. We created this guide to help you to do just that. We encourage you to read it over—it explains our formulary, as well as our safety and effectiveness measures. You'll also learn how you can make the best use of your health care dollars.

If we work together, we can help ensure that pharmacy coverage will continue at a price we all can afford.

Our Pharmacy Formulary

Pharmacy formulary is the term we use to describe the complete list of prescription medications covered under your pharmacy benefit. This list includes over 4,000 covered brand-name and generic medications. It was developed by doctors, pharmacists, and other experts who review clinical drug studies and determine which Food and Drug Administration (FDA) approved medications are safe, effective, and most reasonably priced.

For a listing of the most commonly prescribed covered medications on our pharmacy formulary (organized by treatment category and tier level), refer to your Formulary Guide.

Note: If you are a member that utilizes the **BlueValue RxSM** formulary, please check the **Search For Information On A Medication** section located in the **Pharmacy Coverage** section of our website www.bluecrossma.com/pharmacy.

We also maintain a list of non-covered medications, most of which have equally safe and effective covered equivalents or covered alternatives. For a complete list of non-covered medications and their covered alternatives, just visit www.bluecrossma.com/pharmacy or call the Member Service number listed on the front of your ID card.



Therapeutic Class

A *therapeutic class* groups medications that are used to treat the same medical condition, for example, medications used to treat high blood pressure. Though a brand-name medication may not have a covered generic equivalent (containing the same active ingredient), it may have covered generic alternatives (containing different active ingredients used to treat the same condition) in the same therapeutic class.

Example of a therapeutic class listing

The brand name medications Inderal[®] LA, Toprol XL[®], and Tenormin[®] are all medications used to treat high blood pressure and require either a Tier 2 or Tier 3 copayment. Though some of these medications may not have a generic equivalent, there are a number of less expensive generic alternatives available on Tier 1 (atenolol, propranolol, and sotalol) within the same therapeutic class that may be appropriate and a less expensive option to treat that condition.

Therapeutic Class: **High Blood Pressure (Beta-Blocker Class)** (Example)

Tier 1	Tier 2	Tier 3
acebutolol	Inderal [®] LA	Betapace [®]
atenolol	Levatol [®]	Blocadren [®]
bisoprolol	Toprol XL [®]	Inderal [®]
metoprolol		Tenormin [®]
nadolol		
pindolol		
propranolol		
sotalol		
timolol		

What you can do

Whenever your doctor prescribes a new medication for you, discuss with him or her whether there is a generic form of the medication, or a generic medication in the same class, that would be appropriate for treating your condition.

The Value of Generic Medications

The cost and popularity of brand-name medications are major contributors to the rising cost of health care, but *generic medications* are a great way to keep that expense from climbing. Generics can save you considerable money over time, and today, many brand-name medications have a generic alternative or equivalent. We've placed most generic medications on the least expensive copayment tier.

The difference between brand-name and generic medications

Generic medications contain the same active ingredients as their brand-name counterparts. Before a generic medication can be approved for sale, it must meet the same FDA guidelines for quality, purity, strength, and effectiveness as a brand-name medication. The only variations allowed are inactive ingredients, like colorings and fillers, which also must meet strict FDA standards.

The benefit of generic medications

Because generics cost less than brand-name medications, they are typically placed on a lower copayment tier, and those savings are passed on to you. Keeping medication costs under control also helps keep prescription benefits affordable for everyone. In fact, pharmacists in Massachusetts (and some other states) are required to fill a prescription with the generic form of a medication if one is available, unless your doctor specifies that the brand-name medication is necessary to treat your condition.

For more information about generic medications, please visit our website www.bluecrossma.com/pharmacy and proceed to **The Value of Generic Medications.**

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Pharmacy Programs

Quality Care Dosing

To help ensure that the quantity and dosage of your medications remain consistent with manufacturer, clinical, and FDA recommendations, we maintain a list of medications subject to **Quality Care Dosing (QCD)**. When you fill a prescription for a medication subject to **QCD**, your prescription is reviewed for:

- **Dose Consolidation.** Dose consolidation checks to see whether you're taking two or more daily doses of medicine that could be replaced with one daily dose providing the same total amount of medication. Dose consolidation advantages include: making it more convenient for you to take your medication (you take fewer pills, instead of several doses or pills daily); and helping control overall pharmacy costs.
- **Recommended Monthly Dosing Level.** This process checks to see that your monthly dosage of medication is consistent with both the manufacturer's and the FDA's monthly dosing recommendations and clinical information. Your doctor can also apply for an exception to **QCD** guidelines when medically necessary.

For a list of medications subject to **QCD**, please refer to your Formulary Guide, or visit our website at www.bluecrossma.com/pharmacy and proceed to **Quality Care Dosing**.

Prior Authorization

Your doctor is required to obtain **prior authorization** before prescribing certain medications. This is generally required in cases where certain medical-necessity criteria must be met in order to receive coverage. Working with your doctor, prior authorization checks that the medication you're prescribed is both necessary and appropriate for your condition.

For a complete listing of medications requiring prior authorization, please refer to your Formulary Guide, or visit our website at www.bluecrossma.com/pharmacy and proceed to **Medications That Require Prior Authorization**.

Step Therapy

Step therapy is a key part of our prior authorization program that allows us to help your doctor provide you with an appropriate and affordable drug treatment. Before filling a prescription for certain costly "second-step" medications, it is required that you first try an effective, but less expensive "first-step" medication.

For example, if you're diagnosed with hypertension, you may be required to initially try an effective and affordable "first-step" therapy like lisinopril before trying more expensive "second-line" therapies such as Avapro® and Diovan®.

Please note that:

- If you've already tried a "first-step" medication and your doctor prescribes a "second-step" treatment, coverage for that "second-step" alternative is automatically approved in most cases.

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Pharmacy Programs (continued)

- If your prescription records do not indicate the use of a “first-step” medication, or if you are a newly enrolled member with no prescription history, your physician may contact us directly to request an exception to the step therapy program.

For a complete listing of step therapy medications, please refer to your Formulary Guide, or visit our website at www.bluecrossma.com/pharmacy and proceed to **Step Therapy**.

Specialty Pharmacy Network

Specialty pharmacies provide medications that are used to treat certain complex diseases. Blue Cross Blue Shield of Massachusetts has established a network of retail pharmacies that are experienced in dispensing and monitoring these drug therapies. Members taking medications for these complex diseases must use one of these pharmacies in order to have their prescription covered. These pharmacies offer special services that traditional retail pharmacies do not, including:

- All necessary medications and supplies needed for administration (no copayment required for supplies).
- Delivery of your medications to your home or designated location.

- When medically necessary, overnight delivery of your medications is available at no additional delivery cost.
- Access to nurses and pharmacists specializing in the treatment of your condition, and who are available 24 hours a day, seven days a week, to provide support and educational information about your medications.
- Telephone consultation to answer questions related to your medication administration needs.
- Educational resources regarding medication use, side effects, and injection administration. Instructions are available in both English and Spanish, and translation services are available in other languages.

For information on participating pharmacies as well as a list of medications that must be purchased through one of these pharmacies, please visit our website at www.bluecrossma.com/pharmacy and proceed to **Specialty Pharmacy Network**.



Mail Service Pharmacy

With the **Mail Service Pharmacy** (administered by Express Scripts, Inc. (ESI)), you can enjoy the convenience of ordering certain prescriptions by mail. Depending on your specific coverage, **Mail Service Pharmacy** allows you to order up to a 90-day supply of certain long-term maintenance medications (like those used to treat high blood pressure), for less than you may normally pay at a retail pharmacy.

It's convenient, it's cost-effective, and it's completely confidential.

To find out more information on your benefit for **Mail Service Pharmacy**, please check your plan literature, which you should have received in the mail with your health plan information package. You can also call Member Service at the number listed on the front of your ID card.

If you would like to use the **Mail Service Pharmacy**, you can download an order form and find additional information on our website at www.bluecrossma.com/pharmacy and then choose **Mail Service Pharmacy**. If you'd like a copy of our Mail Service Pharmacy brochure mailed to you, please call **1-800-262-BLUE (2583)**.

Exclusive Home Delivery

Your pharmacy benefit design may include **Exclusive Home Delivery (EHD)** which is a program that requires the use of the **Mail Service Pharmacy** to obtain certain maintenance medications. (A maintenance medication is a prescription drug that treats an ongoing condition such as diabetes, or high blood pressure.)

Under this program, you can get a maximum of two fills for each maintenance medication (up to a 30-day supply for each prescription) from a participating retail pharmacy. After that, the maintenance medication will be covered only if you order it through the **Mail Service Pharmacy**, which can save you time and money. Short-term medications, such as antibiotics, can still be filled at your participating retail pharmacy.

For a complete listing of medications included in the **EHD** program, visit our website at www.bluecrossma.com/pharmacy and then click on **Mail Service Pharmacy** and choose **Exclusive Home Delivery**.

Please note that prescriptions requiring a formulary exception will not be processed through the **Mail Service Pharmacy** without prior approval. To prevent any delays, make sure that an approved formulary exception (if applicable) is on file before you place your order.

Frequently Asked Questions

It's convenient,
it's cost-effective,
and it's confidential.



Q. Where can I find the most up-to-date information about a specific prescription medication?

A. The best place to find information about a particular medication is on our health and wellness website **AHealthyMe.com** in the **Medical Library**. For information about your medication coverage go to www.bluecrossma.com/pharmacy.

Q. I need to get an exception for my medication. What should my doctor do?

A. When no covered alternative is medically appropriate for your condition, your doctor may request coverage for a non-covered medication from our Clinical Pharmacy Department. When medically necessary, your doctor may also request an exception for a medication subject to **Quality Care Dosing**. We will respond to your doctor's request in writing. If your physician's request is denied, you may ask for another review of your situation using our member grievance process.

Q. Who recommends which covered medications are included in our pharmacy formulary?

A. Our Pharmacy & Therapeutics (P&T) Committee provides us with input on our formulary decisions. The P&T Committee is made up of physicians and pharmacists who review medications and make comparisons for clinical benefits and side effects. Their advice and expertise help us to ensure that you have access to medications that meet your needs safely, effectively, and affordably.

Q. My medication is on Tier 3. I'm not sure there is a lower-tier alternative. What should I do?

A. This rarely happens, because the majority of Tier 3 medications have alternatives on a lower tier. You should speak to your physician regarding alternative medications that could save you money.

Q. Are new medications recently approved by the FDA available through my pharmacy benefit?

A. For most of our health plans, our P&T Committee reviews newly approved medications for safety and effectiveness on an ongoing basis. However, while a new medication is being reviewed, it is not covered by your pharmacy benefit. This policy does not apply to Medex® plans.

As with other non-covered medications, your doctor can request a coverage exception for a medication under review, when no other covered alternative is medically appropriate for your condition.

Q. How do I find out which tier my medication is on?

A. You can look on the sample list included in the Formulary Guide, or go to our website at www.bluecrossma.com/pharmacy then choose **Search For Information On A Medication**, and enter the first few letters of the medication's name.

Q. How do I refill a prescription while on vacation?

A. If you're traveling in the U.S., ask your doctor for a prescription to take with you. You can fill it at any participating pharmacy within the network of our pharmacy benefit manager, ESI, which includes almost 94 percent of nationwide pharmacies. If you need to find a participating pharmacy, call Member Service at the number printed on the front of your ID card.

Q. Is my pharmacy benefit available nationally?

A. Pharmacy benefits are available in all 50 states. If your plan has a prescription benefit through Blue Cross Blue Shield of Massachusetts, you can fill your prescriptions at any pharmacy within the ESI network, which includes almost 94 percent of nationwide pharmacies, including most major chains.

Pharmacy Resources

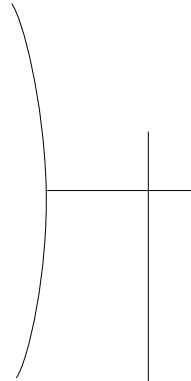
Use these resources to learn more about our Pharmacy Programs and your coverage.

- **Formulary Guide.** This resource lists the commonly prescribed covered medications (organized by treatment category and tier level), as well as the medications subject to **Quality Care Dosing**, **Prior Authorization**, and **Step Therapy**.
- **bluecrossma.com.** For online pharmacy information, visit www.bluecrossma.com/pharmacy. You can learn how your copayment works, find out which medications are covered, read FAQs, and much more.
- **mybluecrossma.** Another feature of **bluecrossma.com** is **mybluecrossma**, where you can create a personal account and view your health plan information including claim summaries, pharmacy benefits, and more. To create a **mybluecrossma** account:
 - Go to the www.bluecrossma.com home page.
 - Choose **Register Now**.
 - In the spaces provided, enter the information on your Blue Cross Blue Shield of Massachusetts ID card exactly as it appears.

Once you complete and submit the online form, your account is ready. (You'll receive a PIN number by mail shortly after creating your account. Use your PIN to log in to **mybluecrossma** and view even more information including your pharmacy information.)

- **www.expressscripts.com.** If you choose to order prescriptions through our **Mail Service Pharmacy**, you can activate a free, secure online account through ESI, which administers the program. This site can help you save money, place orders online, and learn more about your medications and conditions.
- **Member Service.** Call the number printed on the front of your ID card if you have any questions about our Pharmacy coverage or your specific benefits.





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