**For Self-Funded Groups** 

# IMPORTANT INFORMATION about your pharmacy benefits

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) and our pharmacy benefits manager, Prime Therapeutics<sup>®</sup> (Prime), have established Utilization Management programs to support appropriate drug use and manage costs for everyone. These programs are effective at determining why and how often specific drugs are prescribed.

There are three categories of pharmacy Utilization Management programs:

- Prior Review
- Restricted-Access (Step Therapy)
- + Quantity Limitations

When a medication falls into one of these three categories, it is important to tell your doctor that any necessary reviews and approvals need to be processed as quickly as possible. This is especially important if you are new to a Blue Cross NC pharmacy benefits plan with Prime.

#### **Prior Review**

Some medications require your doctor to get approval from Blue Cross NC before they're covered. This ensures that you receive the correct medication at the proper dosage while managing costs. Prior Review (also called Prior Authorization) requires that your physician contact Blue Cross NC at **1-800-672-7897**, or fax a request form to **1-800-795-9403**. To download a request form, visit *BlueCrossNC.com/UMDrug*. These forms must be completed by your provider.

#### **Restricted-Access (Step Therapy)**

For a non-preferred prescription drug, Blue Cross NC requires that you first try a preferred drug on our formulary. (See "What is a tiered formulary?" on the next page.) For example, if Drug A and Drug B both treat your medical condition, your pharmacy benefit may not cover Drug B unless you try Drug A first. If Drug A does not work for you, Blue Cross NC could then cover Drug B. You may receive coverage for a non-preferred drug if your doctor certifies in writing that you have already tried a preferred drug and it was detrimental to your health or ineffective in treating the condition.

#### **Quantity Limitations**

Blue Cross NC covers certain medications up to a limit. Quantity limitations ensure medications are used according to U.S. Food and Drug Administration (FDA) regulations and help identify excessive use of drugs.

If your doctor feels it is medically necessary to exceed quantity limitations on your medication, they must get Prior Review from Blue Cross NC at **1-800-672-7897** before a higher quantity will be covered.

## For more information

To determine if a drug requires Prior Review or falls under Restricted-Access or Quantity Limitations, visit *BlueCrossNC.com/UMDrug.* 



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#### **Does my medication require prior review?**

To find out if a drug requires Prior Review, or falls under Restricted-Access or Quantity Limitations, visit *BlueCrossINC.com/UMDrug*.

#### What is a tiered formulary?

A formulary is a list of covered drugs selected by Blue Cross NC in consultation with a team of health care providers. It represents the prescription medicines believed to be a necessary part of a quality treatment program. Our formularies include both generic drugs and brand-name drugs. Drugs are divided into tiers based on cost. Drugs in lower tiers are typically less expensive than drugs in higher tiers.

Certain plans may have more than four tiers. Check your benefit booklet to find out more about your pharmacy benefits. Blue Cross NC evaluates its prescription drug formularies quarterly and may change the tier of certain prescription drugs.

#### Generics offer safety and value

Generic drugs are approved by the FDA as having the same active ingredient and manufacturing safety as the equivalent brand-name drug. Generic drugs typically cost less, resulting in lower out-of-pocket costs to you. If you are taking a brand-name drug, ask your doctor if a generic version is available and right for you. To find out if any of your brand-name drugs are available as generics, visit *BlueConnectNC.com* and select Find a Drug.

#### Program development and oversight

A panel of physicians and pharmacists reviews Utilization Management programs to make sure that the drugs available to members are safe and effective. Quality of care is not compromised for lower costs.

Utilization Management programs comply with guidelines set by:

- + Centers for Medicare and Medicaid Services (CMS)
- National Committee for Quality Assurance (NCQA)
- + Utilization Review Accreditation Commission (URAC)

# Use the Express Scripts Pharmacy<sup>®</sup> mail-order service for greater savings and convenience when filling your prescriptions<sup>1</sup>

It's easy to fill or refill your prescriptions at retail pharmacies by showing your Blue Cross NC ID card with your prescription. For more convenience and potentials savings, however, Express Scripts Pharmacy makes transferring prescriptions, ordering new medications and ordering refills safe, fast and easy. As an Express Scripts Pharmacy member, you have 24/7 access to a team of knowledgeable pharmacists and support staff at **1-833-599-0449**. You can also use *express-scripts.com* to create an account to update your profile, see your active prescriptions and send your refill order.

### Learn more

Visit *BlueCrossNC.com/UMDrug*, or contact your benefits administrator for more information.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) provides free aids to service people with disabilities as well as free language services for people whose primary language is not English. Please contact the Customer Service number on the back of your ID card for assistance.

Blue Cross and Blue Shield of North Carolina (Blue Cross NC) proporciona asistencia gratuita a las personas con discapacidades, así como servicios lingüísticos gratuitos para las personas cuyo idioma principal no es el inglés. Comuníquese con el número para servicio al cliente que aparece en el reverso de su tarjeta del seguro para obtener ayuda.

Treatment decisions are always between you and your doctor

1 Your benefit plan may require you to mail-order maintenance medications (medications taken on a regular basis) in a 90-day supply, or be subject to paying a penalty.

Prime Therapeutics and Express Scripts Pharmacy are independent companies that are solely responsible for the services they provide, and do not offer Blue Cross or Blue Shield products or services.

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