



Tips you should know about Prescription Medication

Tips for safe use of medication - Centers for Disease Control and Prevention (cdc.gov)

- Only take prescription medications prescribed for you and do not share your prescription medications with other people
- Use prescription medications as directed
- Keep prescription and over-the-counter medications in a safe place that can only be reached by adults who take or administer them
- Keep medications in their original containers
- Properly dispose of unused, unneeded, or expired medications immediately
- Store household cleaners and chemicals in a separate area than medications and out of sight and reach of children
- Keep Poison Help Number – 1-800-222-1222 – in case of an accidental misuse of medications, cleaners and chemicals

Tips for saving money on prescriptions – Food & Drug Administration (fda.gov)

- Ask your pharmacist or doctor about generics or brands that may cost less
- Tell your pharmacist or doctor if the price is a problem for you
 - Some pharmacy companies will help pay for prescriptions during trials
- Ask your pharmacist or doctor if over-the-counter options are available as a substitute

Tips for understanding how to use your insurance RX coverage – PBP Insurance:

- Ask your carrier:
 - if your prescription medication is on the formulary list
 - to which tier it is assigned (wellness, generic, brand, specialty)
 - how much it will cost
 - are there resources to minimize out-of-pocket expenses
 - does the prescription medication need to be pre-authorized
- Ask the carrier which prescription medications they have approved for your symptoms/diagnosis and share this information with your doctor
 - The carrier may know of and only approve a trial of another FDA approved prescription to treat the same symptoms/diagnosis prior to approving the one the doctor prescribed.
 - Prescriptions, even with the same name for the same diagnosis made by different pharmaceutical companies can have slightly different ingredients and can work differently. The carrier may require a trial of up to 8 weeks before they will approve a prescription that a doctor is recommending
 - Due to high cost, carriers may prioritize treatment to patients at highest risk for disease progression in the case of some diseases ie: Hepatitis C
- Ask your pharmacist for a list of prescription medications including generic approved for your symptoms/diagnosis and share this information with your doctor
- When changing insurance plans, check with the new carrier about the prescription medication you are using
- Get your prescriptions refilled – using the 90 day option if available – before changing insurance plans



Things to know about insurance carriers' pharmacy plans:

- Carriers have different pharmacy lists and the same RX can be on different tiers with different carriers.
- Each carrier's pharmacy panel reviews each new drug's FDA guidelines and drug efficacy. The panel decides which Tier this RX is going to be covered under and/or if another prescription is available that they will recommend prior to authorizing this one.
- Carriers create coverage by tiers to help control premium costs.
 - Generics – least expensive with a 3% annual increase
 - Brand – next expensive with a 14% annual increase
 - Specialty – most expensive due to high and unpredictable launch prices (Ex: \$1000/day for Hepatitis C) resulting in 4% of members on specialty drugs accounting for 25% of total claim costs
- Until generics are available, drug costs can remain high
- Fraud creates additional costs the carriers must cover as part of claim costs
 - Recent increase in fraudulent billing of expensive topical compounds for scars, pain, migraines, etc.
 - Out-of-state pharmacies fraudulent billing
 - Prescriptions filled but not authorized by member and sometimes not by provider
 - Pre-written prescriptions faxed to provider's offices