

**EXPRESS SCRIPTS  
STEP THERAPY  
FREQUENTLY ASKED QUESTIONS  
1-800-451-6245  
[www.expressscripts.com](http://www.expressscripts.com)  
[www.steptherapyfacts.com](http://www.steptherapyfacts.com)**

**Overview**

**What Is Step Therapy?**

Step Therapy is ***a program designed especially for people who take prescription drugs regularly to treat ongoing medical conditions***, such as arthritis and high blood pressure. The program is a new approach to getting members the prescription drugs they need, ***with safety, cost and — most importantly — their health in mind.***

The program makes prescription drugs more affordable for most members and helps our organization control the rising cost of medications. It allows ***members and their families to receive the affordable treatment they need*** and helps our organization continue to provide prescription-drug coverage.

In Step Therapy, we group medications into two categories:

- **Front-Line Medications:** These are the drugs recommended for you to take first — usually generic medications, which have been proven safe and effective. You pay the lowest copayment for these drugs.
- **Back-Up Medications:** These are brand-name medications, like those you see advertised on TV. They're recommended for you to take only if a front-line medication doesn't work for you. You almost always pay more for brand-name medications.

For more information on how Step Therapy Works and how it benefits you, watch this short video at [www.steptherapyfacts.com](http://www.steptherapyfacts.com).

**Who decides which drugs are covered in Step Therapy?**

Step Therapy is ***developed under the guidance and direction of independent doctors, pharmacists and other medical experts.*** Together with Express Scripts, this professional panel reviews the most current research on thousands of drugs that have been clinically tested and approved by the FDA for safety and effectiveness. Then they recommend appropriate prescription drugs for a Step Therapy program, ***and our organization's pharmacy-benefit plan chooses the drugs that will be covered.***

You can contact Express Scripts at 1-800-451-6245 for a list of drugs covered under the Step Therapy program.

## How will this program affect my current prescriptions?

This program goes into effect for new prescriptions prescribed after January 1, 2010 and will apply to prescriptions dispensed at a local retail pharmacy and prescription home delivery. Prescriptions issued prior to January 1, 2010 will be grandfathered into this program as long as the last prescription claim was processed 130 days after the start date of this program which was August 24, 2009.

## What Happens at the Pharmacy?

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

The first time a member submits a prescription that isn't for a front-line drug, the pharmacist should inform the member that our plan uses Step Therapy. This simply means that if the member would rather not pay full price for the prescription drug, they must first try a front-line drug.

To receive a front-line drug:

- ***The member should ask the pharmacist to call the prescribing doctor*** and request a new prescription.  
OR
- ***The member should contact the prescribing doctor*** to get a new prescription.

Only a doctor can change a member's current prescription to a front-line drug covered by our program.

### How do I know which front-line drug my doctor should prescribe?

The choice of drug should be the doctor's decision. The member can get a list of front-line prescription drugs covered by our plan by contacting Express Scripts at 1-800-451-6245. The member should ***give this list to his or her doctor***. Knowing which drugs are covered will allow the doctor to prescribe an appropriate drug. The doctor can also contact Express Scripts at 1-800-451-6245 for a list of front-line prescription drugs.

### What can I do when I need a prescription filled immediately?

If the member has just started taking a prescription drug regularly or is a new member of our plan, he or she may be informed at the pharmacy that the prescribed drug isn't covered. If this should happen and the member needs the medication right away, the member can ***talk with the pharmacist about filling a small supply*** of the prescription right away. (The member may have to pay full price for this quantity of the drug.) Then, to ensure the medication will be covered by our plan, the member should ask the prescribing doctor to write a new prescription for a front-line drug. Only a doctor can approve a first-step drug and write a new prescription.

**What if the member goes to get a prescription after hours and their doctor is not available to approve the use of lower cost (generic) alternatives? What are their options?**

In general, maintenance prescriptions do not need to be taken immediately. If a member goes after regular business hours or on a weekend to the pharmacy and their prescription is rejected, the member will pay the full cost of the drug if they need the drug dispensed immediately. The member can ask the retail pharmacist if he/she would be willing to call the member's doctor during regular business hours for a new prescription for a lower cost (generic) alternative. The member can also call their doctor during regular business hours to request the new prescription.

**To Receive a Back-up Drug**

**What can I do if I've already tried the front-line drugs on the list?**

With Step Therapy, more-expensive brand-name drugs are usually covered as a back-up in the program if:

- 1) The member has already tried the generic drugs covered in our Step Therapy program,
- 2) The member can't take a generic drug (for example, because of an allergy), OR
- 3) The member's doctor decides, for medical reasons, that a brand-name drug is needed

If one of these situations applies, the member's doctor can request an override so the member can take a back-up prescription drug. Once the override is approved by Express Scripts, the member pays the appropriate copayment for this drug. If the override is not approved, the member may have to pay full price for the drug.

**What happens if my doctor's request for an override is denied?**

Our pharmacy-benefit plan's guidelines exclude certain drugs from coverage. To learn more about which drugs are excluded from our plan, members should consult their benefit information.

***To receive a copy of the criteria our plan uses to decide which overrides will be covered***, members should call Patient Services at Express Scripts at 1-800-451-6245

In addition, our plan has an appeals process. You can contact Express Scripts at 1-800-451-6245 for information on filing an appeal.

**What can I do if my appeal is denied?**

Members can talk again with their doctors about prescribing one of the safe, effective, first-step drugs covered by our plan's Step Therapy program. Copayments will usually be most affordable for one of these drugs. Or, members can choose to pay full price for a drug not covered by our pharmacy-benefit plan.

## **More about Generic Drugs**

### **What are generic drugs?**

Even though generics usually have a different name, color and/or shape, a generic alternative has the same chemical makeup and same effect in the body as the original brand-name drug. Generics, which have been around for a long time, have been rigorously tested, and the U.S. Food & Drug Administration (FDA) has approved them as safe and effective.

Unlike manufacturers of brand-name drugs, the companies that make generic drugs don't spend a lot of money on research and advertising. As a result, their generic drugs cost less than their original brand-name counterparts — and they can pass the savings on to members.

## **Home Delivery and Step Therapy**

### **I sent in a prescription to Home Delivery and was told I need to use a front-line drug. What happens now?**

Our Step Therapy program applies to prescriptions members submit both to their local pharmacy and to Home Delivery, so the same basic process applies. The prescribing doctor needs to write a prescription for a front-line drug covered by our plan, or the doctor can request an override.

The Home Delivery pharmacy that our plan has chosen — Express Scripts Pharmacy — can help with the process:

1. When the Express Scripts Pharmacy receives a non-front-line prescription, a pharmacy representative will contact the member.
2. The representative will then try to contact the prescribing doctor to request a new prescription for a front-line drug. The member may want to let the doctor know that the Express Scripts Pharmacy will be calling.
3. The prescribing doctor writes a new prescription for a front-line drug covered by our plan's Step Therapy program. If the doctor decides the member's currently prescribed drug is medically necessary, he or she can ask for an override.

If you have more questions, you can call the Express Scripts Pharmacy at 1-800-451-6245.