



HEALTH AWARENESS

Dos and Don'ts of Using Your Pharmacy Benefit

(NAPS)—One-third of people who tried to fill a prescription in the past year using their insurance report having had a problem, including the pharmacist needing to call the person's doctor or health plan before the prescription could be filled, the plan not paying for the medicine, or the pharmacy not having current information about the person's insurance. Knowing the do's and don'ts of using your coverage can help you solve problems and access the medicines you need.

When you're told there's a problem filling your prescription:

DON'T walk away from the pharmacy counter until you know what the problem is.

- The problem may be easy to fix. For example, if the information in the pharmacy computer doesn't match what is on your current pharmacy ID card, you may just need to show your card to update your record.

- Sometimes the problem is something your doctor should know about. For example, if the medicine could react badly with another medication you take, your plan may need your doctor to confirm that you should take it before the plan will pay.

DON'T give up if you're told a medicine you need is not covered.

- If your doctor thinks it's important for you to have a medicine that your plan won't cover, you can appeal the plan's decision. Write a letter to the plan and ask for the medicine to be covered or to be paid back for the cost of the medicine if you have already paid for it yourself. Your doctor may have to explain why you need this specific medicine.

To help head off problems before you get to the pharmacy:

DO know what you can expect to pay.

- Most plans only cover certain medicines. You can find out what medicines your plan covers by looking at the plan's "formulary." Find this list on your plan's Web site, or



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call your plan to request a copy.

- Plans usually expect you to pay a portion of the cost for your medicines. The portion you pay is called a "co-pay" or "coinsurance." Your plan can tell you what your share is for any medicine you are prescribed.

DO look at all your options.

- If you have a choice of plans at work or from Medicare you have a chance to change plans each year. It makes sense to look at your options and see if another plan would better meet your needs. When you compare plans, look at the coverage for medicines you take now and for medicines you are likely to take sometime during the year (for instance, for seasonal allergies).

www.YourPharmacyBenefit.org has more information about choosing and using the pharmacy benefits under your insurance coverage, or call (888) 8-PUEBLO (1-888-878-3256) for a free copy of the brochure, "Your Pharmacy Benefit: Make it Work for You" (publication #524N).

If your prescription isn't covered by your plan, there are other programs that may be able to help. Contact the Partnership for Prescription Assistance at (888) 4PPA-NOW (1-888-477-2669) or www.pparx.org for more information.

Healthy Ideas

Knowing the do's and don'ts of using your health insurance coverage can help you solve problems and access the medicines you need. Go to www.YourPharmacyBenefit.org for more information about choosing and using the pharmacy benefits under your insurance coverage.