

How to Get the Most from Your Pharmacy Benefit Plan: Advice for Consumers



When you find that there's a problem filling your new prescription or refilling a prescription for a medication you've been using for some time, the tips below will help you understand what's gone wrong and how you can try to fix the problem. For more information, please visit www.YourPharmacyBenefit.org.

Keep the card at the bottom of this page in your wallet to help you remember what questions to ask if you're told your prescription can't be filled.

There are several common explanations and a number of things you can do that may fix the problem.


The information the pharmacy has about your insurance doesn't match what is on your pharmacy benefit ID card. Problems with "eligibility" may prevent your prescription from being filled. It may appear to the pharmacist that you are no longer covered by the insurance because the ID number has been entered incorrectly, or because your eligibility has changed.

It's too early to refill the prescription. Most plans don't allow refills too soon—a prescription for a month's worth of pills can't be refilled after only two weeks, for example. Sometimes, however, health plans make exceptions for people who are about to go on a long trip or have other reasons they need an early refill.


The medicine was flagged because it may react badly with another medication you're on or because of another medical condition you have. This is called a "contraindication." If this is the reason your health plan won't pay for it, don't pay for it yourself! If the pharmacist hasn't already done so, contact your doctor immediately to make sure he or she knows about the potential contraindication and wants you to take that medicine anyway.

"Prior authorization" is required. This is a special case in which the insurance company must grant approval for a particular medicine before they will pay for you to have it. This approval may be obtained if the pharmacist contacts the doctor who prescribed the medicine and then submits the necessary information to the health plan.

The medication is not covered by your health plan, or is not on the "formulary," the list of medicines covered by the plan. If it's not, you can either pay for the medicine yourself or ask your doctor if a different medicine that is covered will work for you. If not, you may need to make a formal, written appeal to request the insurance company make an exception to its policy and cover the medicine. For a sample appeal letter, please visit www.YourPharmacyBenefit.org.



If you are told there's a problem filling your prescription, ask why:

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- Does the information you have about my insurance match the information on my pharmacy benefit ID card?
 - Is it too early to fill this prescription? (If so, when will I be able to fill it?)
 - Will this medication react with another medication I take?
 - Does this medicine require prior authorization? (If so, can you help me obtain it?)
 - How can I find out if this medication is covered by my insurance?