



# PRESCRIPTION FAQs

## 1. How do I know which prescription drugs my health insurance plan will cover?

The Affordable Care Act requires health insurance plans to include ten essential health benefits, one of which is prescription drug coverage. Health insurance plans cover many prescription drugs (also known as prescription medications) at various costs to the enrollee. The set of prescription drugs covered by a health insurance plan may also be called a formulary, prescription drug list, outpatient prescription drug list, or select drug list.

The table below shows where to find the prescription drug lists for each Covered California health insurance plan in 2014. To receive drugs at the policyholder price, make sure you receive them through a pharmacy or a mailing program that participates in your health insurance plan's network. In most cases, information on participating pharmacies is also included on the health insurance plan website. If not, call your insurance company to check whether your pharmacy is a participating pharmacy.

### Health Insurance Plan Prescription Drug Information (June 2014)

Health Insurance Plan	Formulary Information	Customer Service Number
Anthem Blue Cross of California	<a href="http://www.anthem.com/ca/CAExchangedruglist4.pdf">http://www.anthem.com/ca/CAExchangedruglist4.pdf</a>	1-855-634-3381
Blue Shield of California	<a href="https://www.blueshieldca.com/bsca/documents/pharmacy/Standard_Formulary.pdf">https://www.blueshieldca.com/bsca/documents/pharmacy/Standard_Formulary.pdf</a>	1-800-393-6130
Chinese Community Health Plan	<a href="https://www.cchphmo.com/sites/default/files/pdfs/4-Tier_Formulary_(03.01.2014).pdf">https://www.cchphmo.com/sites/default/files/pdfs/4-Tier_Formulary_(03.01.2014).pdf</a>	1-888-775-7888
Contra Costa Health Plan	<a href="http://www.coveredcc.org/downloads/2013_CA_Exchange_MemberFormulary_20130930.pdf">http://www.coveredcc.org/downloads/2013_CA_Exchange_MemberFormulary_20130930.pdf</a>	1-877-661-6230
Health Net	<a href="https://www.healthnet.com/portal/member/content/iwc/member/unprotected/health_plan/content/drug_list_ifp.action">https://www.healthnet.com/portal/member/content/iwc/member/unprotected/health_plan/content/drug_list_ifp.action</a>	1-888-926-5133
Kaiser Permanente	<a href="https://healthy.kaiserpermanente.org/health/care/!ut/p/a0/HYrNCslwDICfxQcoQUSQ3nbRi8q2y2xvoY21sCQjzoFv7-bx-4EID4iCSy04VxUcVw6JZCbzSRcyyo4p1_TPb_dU48-I9oUBIsTJsDBCEHUJ04s2Z1TWfKtv28o mqlmCEPben_tm-Plvl8dTMynAze7H8rRFFA!/">https://healthy.kaiserpermanente.org/health/care/!ut/p/a0/HYrNCslwDICfxQcoQUSQ3nbRi8q2y2xvoY21sCQjzoFv7-bx-4EID4iCSy04VxUcVw6JZCbzSRcyyo4p1_TPb_dU48-I9oUBIsTJsDBCEHUJ04s2Z1TWfKtv28o mqlmCEPben_tm-Plvl8dTMynAze7H8rRFFA!/</a>	1-800-464-4000
L.A. Care Health Plan	<a href="http://www.lacarecovered.org/sites/default/files/documents/lac_formulary.pdf">http://www.lacarecovered.org/sites/default/files/documents/lac_formulary.pdf</a>	1-800-788-2949
Molina Healthcare	<a href="http://www.molinahealthcare.com/members/ca/en-US/mem/marketplace/coverd/Pages/formulary.aspx">http://www.molinahealthcare.com/members/ca/en-US/mem/marketplace/coverd/Pages/formulary.aspx</a>	1-888-858-2150

<b>Sharp Health Plan</b>	<a href="https://www.sharphealthplan.com/index.php/pharmacy/">https://www.sharphealthplan.com/index.php/pharmacy/</a>	1-800-359-2002
<b>Valley Health Plan</b>	<a href="http://www.valleyhealthplan.org/sites/ccp/pn/Pharm/Pages/Pharmacy.aspx">http://www.valleyhealthplan.org/sites/ccp/pn/Pharm/Pages/Pharmacy.aspx</a>	1-888-421-8444
<b>Western Health Advantage</b>	<a href="https://www.westernhealth.com/pharmacy-information/">https://www.westernhealth.com/pharmacy-information/</a>	1-800-903-8664

Some health insurance plans refer to the “Select Drug List” or “Drug Tiers” in their formulary. The Select Drug List is a list of brand-name and generic drugs that have been approved by the U.S. Food and Drug Administration (FDA) and have been reviewed and recommended for their quality.

Some health insurance plan formularies refer to FDA Drug Tiers. Drugs on the U.S. Food and Drug Administration (FDA) Select Drug List are grouped into tiers. Several factors determine which tier a drug is placed in. These factors include:

- The cost of the drug.
- The cost of the drug in comparison to other drugs used for the same type of treatment.
- The availability of over-the-counter options.
- Other clinical and cost factors.

Please note that prescription drug lists are changed frequently. To get the most current information, confirm coverage and out-of-pocket cost with your health insurance plan before filling prescriptions.

## **2. What should I do if I need a prescription drug that is not covered by my health insurance plan?**

Contact your health insurance plan’s customer service representative and ask specifically about the medication you need. Be sure to describe your exact Covered California health insurance plan, because health insurance companies have many health insurance plans and products. If the exact medication is not available, ask them to identify substitutes and associated out-of-pocket costs.

Next, ask your physician if any of the alternatives are a reasonable substitute for your situation. If not, ask your physician if he or she would be willing to file an appeal to get an exception for you.

Health insurance plan formularies will include drug coverage for most types of conditions. If you would like help talking to your health insurance company, contact the Health Consumer Alliance, which offers free local assistance to Covered California health insurance plan members. Call the Health Consumer Alliance at (888) 804-3536 or visit its website at [www.healthconsumer.org](http://www.healthconsumer.org).

## **3. What are the costs for prescription drugs through Covered California?**

*Generic drugs* are the cheapest, *preferred drugs* are more expensive, and *non-preferred brand drugs* and *specialty drugs* are the most expensive options. The out-of-pocket cost

for each type of medication (*generic, non-preferred, preferred, and specialty*) varies based on the metal tier of your health plan.

To research your out-of-pocket costs for *generic drugs, preferred brand drugs, non-preferred brand drugs, and specialty drugs*, go to <https://www.coveredca.com/> and click “Apply Now”, then “Preview Plans”. To view your health insurance plans options, you will be prompted to answer several questions. Once your health insurance plan options are on the screen, click on “Drugs” (beneath the options) to see what your out-of-pocket costs would be.

For example, costs of prescription drugs for Silver tier health insurance plans are:

- *Generic Drugs*: \$19 co-pay (in 2014), and are not subject to a deductible.
- *Preferred Brand Name*: \$50 co-pay, after meeting a \$250 deductible (\$500 for a family).
- *Non-Preferred Brand Name*: \$70 co-pay, after meeting a \$250 deductible (\$500 for a family).
- *Specialty Drugs*: 20% co-insurance, after meeting a \$250 deductible (\$500 for a family).

#### **4. What is a brand-name drug?**

Brand-name drugs have been developed by a company that holds the rights to sell them. When the rights expire, other drug companies can make a copy of the brand drugs (generics). Brand-name drugs may be more familiar to you because they are advertised more frequently. Also, brand name drugs are usually more expensive than generics.

#### **5. What is a generic drug?**

Generics are either copies of brand-name drugs, or brand-name drugs with patents that have expired. Brand-name and generic drugs have the same active ingredients, strength and dose. The U.S. Food and Drug Administration requires that generic drugs meet the same high standards for purity, quality, safety and strength. Generic drugs are almost always less expensive than brand-name drugs.

#### **6. What is the difference between preferred, non-preferred and specialty drugs?**

Health insurance plans often structure their formularies into pricing groups. Some drugs are in lower priced groups and cost you less money. Other drugs are in higher priced groups and cost you more money. Preferred drugs are usually the cheapest for the consumer and the insurance company. Non-preferred and specialty drugs are the most expensive, both for the consumer and the insurance company.