

## Marshfield Clinic Health System (MCHS) Pharmacy Benefits: Frequently Asked Questions (FAQs)

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**Q: Do I need to provide any information to my pharmacy to get my prescriptions covered by my plan?**

A: To ensure proper processing of your prescription claims, you *must* present your Security Administrative Services ID card to the pharmacy if you are new to the plan or your ID number has changed. A good practice is to always present your ID card whenever you receive a new one. If you do not have your ID card, please ask the pharmacy to verify your eligibility on the Security Health Plan Provider Portal at [www.securityhealthplan.org/providers](http://www.securityhealthplan.org/providers) or email Security Health Plan Pharmacy Services at [shprx@securityhealth.org](mailto:shprx@securityhealth.org).

**Q: I understand there are two lists of preventive drugs that, if prescribed, are covered at no cost to me. How is the *Preventive Drug List* different from the *Affordable Care Act (ACA) preventive drug list*?**

A: The *Preventive Drug List* is an optional add-on benefit that your employer has chosen to include. The Affordable Care Act (ACA) preventive drug list describes the drugs the federal government requires plans cover at no cost-share (\$0) to you.

**Q: What is on the *Affordable Care Act (ACA) preventive drug list*?**

A: The U.S. Preventive Services Task Force and the Institute of Medicine provides guidance on which drug classes to include on the Affordable Care Act (ACA) preventive drug list. The list currently includes:

- Aspirin
- Fluoride supplements
- Breast cancer prevention drugs
- Oral contraceptives
- Folic acid supplements
- Bowel preparation products
- Statins
- Smoking cessation products
- Vaccines

The U.S. Preventive Services Task Force (USPSTF) determines guidelines for coverage of ACA preventive drugs. Some drug strengths or dosage forms may not be included for ACA preventive coverage. The USPSTF may also limit coverage to a specific age range or require a specific condition for coverage to apply. Please email [shprx@securityhealth.org](mailto:shprx@securityhealth.org) or call Security Health Plan Pharmacy Services at 1-877-873-5611 with questions.

**Q: What is on the *Preventive Drug List*?**

A: The add-on Preventive Drug List includes many medications commonly used to maintain a person's health status and avoid complications of any existing conditions. The list only includes drugs used in prevention, versus treatment of common conditions. Typical conditions include asthma, blood clots, diabetes, high cholesterol, high blood pressure, heart disease and bone disease. The Preventive Drug List can be viewed on the Security Health Plan website at: [www.securityhealth.org/sas-prescriptiontools](http://www.securityhealth.org/sas-prescriptiontools).

**Q: I am currently enrolled in the High Deductible Health Plan (HDHP). Do I have to meet my deductible before I am eligible for the 100% preventive drug coverage?**

A: No, preventive drugs on either list are covered at 100% starting with the first prescription fill. You do not have to meet your deductible to be eligible for 100% coverage.

**Q: Do I need a prescription from my provider in order for the preventive drugs to be covered for \$0 copay under my prescription drug benefit?**

A: Yes, a prescription from your provider is required for preventive drug coverage even if the preventive drug is available over the counter. Simply present a prescription for the preventive drug to a Marshfield Clinic Health System pharmacy, including Marshfield Medical Center – Beaver Dam pharmacy (formerly Beaver Dam Community Hospital). The \$0 copay will automatically be applied.

**Q: How often are the preventive drug lists updated?**

A: Annually on a calendar year basis (effective January 1 of each year) or more often if required by law.

**Q: Do I have to get my prescriptions filled at a Marshfield Clinic Health System pharmacy?**

A: You MUST use a Marshfield Clinic Health System pharmacy, including Marshfield Medical Center – Beaver Dam pharmacy (formerly Beaver Dam Community Hospital) for maintenance, preventive, and specialty drugs. Antibiotics and certain Schedule II controlled substances, including some drugs for the treatment of pain or attention deficit, do not apply to the Marshfield Clinic Health System pharmacy or Marshfield Medical Center – Beaver Dam (formerly Beaver Dam Community Hospital) mandate. You may obtain these from any affiliated pharmacy. Find the pharmacy directory by visiting [www.securityhealth.org/prescription-tools/business-search/sas](http://www.securityhealth.org/prescription-tools/business-search/sas) and clicking the “Pharmacy directory” button.

Members may receive a one-time fill (up to a 30-day supply) of each maintenance drug at pharmacies other than Marshfield Clinic Health System pharmacies or Marshfield Medical Center – Beaver Dam pharmacy (formerly Beaver Dam Community Hospital). Quantities beyond the 30-day supply will be required to be filled at any Marshfield Clinic Health System pharmacy, including Marshfield Medical Center – Beaver Dam pharmacy (formerly Beaver Dam Community Hospital), or through the mail from a Marshfield Clinic Health System pharmacy. Maintenance drugs obtained at a non-Marshfield Clinic Health System pharmacy will not be approved after members have received a 30-day supply, and you will be responsible for the full cost of the drug.

**Q: How do I get a copy of the Security Administrative Services Formulary?**

A: Members can log onto [www.securityhealth.org](http://www.securityhealth.org) to view a current formulary by clicking the “Check now” button under the “Check your prescriptions” section, selecting your plan type, and then click the “formulary” or “covered drugs” links. Please visit the online formulary as updates/changes are made monthly. Please email [shprx@securityhealth.org](mailto:shprx@securityhealth.org) or call SHP Pharmacy Services at 1-877-873-5611 with questions.

**Q: What is the mandatory generic penalty?**

A: If the member requests the brand name drug for a drug where a generic is available, the member must pay the applicable copayment/coinsurance plus the ancillary charge. The ancillary charge is the cost difference between the brand name drug and the generic drug. The ancillary charge will not count

towards the prescription out-of-pocket limit.

**Q: What enhanced benefits does Security Administrative Services prescription plan offer?**

A: To save money, consider using a generic drug when possible. Often, people who use generic drugs can save a great deal of money when compared to the cost of brand alternatives.

Security Administrative Services also offers 100% coverage for all FDA-approved tobacco cessation drugs, including over-the-counter drugs, with a prescription authorization. FDA-approved tobacco cessation drugs include: bupropion SR tablets, Chantix<sup>®</sup>, nicotine patches/inhaler/nasal spray/gum/lozenges. Members will not have co-pays for these drugs and coverage is limited to 90 days per year. An additional 90 days may be approved if member completes the Tobacco Free program offered by Security Administrative Services.

**Q: Does Security Administrative Services have any restrictions on diabetic supplies that I should know about?**

A: Security Administrative Services offers coverage for Abbott Diabetic supplies, to include FreeStyle and Precision diabetic testing supplies. Please check with your provider or the pharmacy to identify the model to meet your specific needs. If you are diabetic and you currently do not use a FreeStyle or Precision meter, you will need to change to one or you will need to meet prior authorization criteria to get coverage for a non-preferred meter.

**Q: Does Security Administrative Services prescription plan have a preferred insulin brand?**

A: Security Administrative Services covers the Novo<sup>®</sup> family of insulin products which includes: Novolin<sup>®</sup> R, Novolin<sup>®</sup> NPH, Novolin 70/30, Novolog<sup>®</sup> and Novolog<sup>®</sup> mixtures. If you would like to change to Novo<sup>®</sup> products, you can ask your doctor to change your prescription.

**Q: Will I be able to get an early refill if I am going on an extended vacation?**

A: Prior to planned travel, you are encouraged to contact Security Health Plan Pharmacy Services at 1-877-873-5611 for approval of up to a 3-month supply of maintenance prescription drugs (applicable copayments/coinsurance will apply).

**Q: What if my drugs are lost or stolen?**

A: Security Administrative Services allows a one-time replacement of drugs that have been lost, stolen or destroyed. Coverage is allowed one time per year, per drug.

**Q: What is the definition of a month's supply?**

A: Thirty days' worth of drug constitutes a 1-month supply for your plan. However, for most maintenance drugs, you may receive up to a 90-day supply of drug, as long as your prescription is written that way, and you will be assessed the appropriate copay/coinsurance. Please refer to your Schedule of Benefits for your plans specific benefit structure.

**Q: What other information on the Security Administrative Services formulary should I be aware of besides what tier a drug is on?**

A: The Formulary will indicate if a drug has any restrictions.

- QL (Quantity Limits): Limits the amount of drug that a member may receive in a certain period of time based on published guidelines.

- ST (Step Therapy): For a step therapy drug to be covered (2<sup>nd</sup> line), the member must have not achieved the expected clinical response from other first-line drugs.
- Security Administrative Services does not provide coverage for weight management or appetite suppression drugs, fertility-related drugs or drugs used for cosmetic purposes (acne, rosacea and psoriasis are not considered cosmetic conditions).

**Q: What should I do if a drug I or a family member is taking requires the use of a “specialty pharmacy”?**

A: These drugs require personalized coordination between the member, prescriber and pharmacy. Marshfield Clinic Health System Specialty Pharmacy is experienced in handling specialty drugs. They can help coordinate personalized support for members impacted by chronic illnesses and complex diseases. Please stop by or call the Marshfield Clinic Health System Specialty Pharmacy at 1-800-782-8581, ext. 1-8842.

**Q: I read that drug coupon amounts will not apply to my deductible or out-of-pocket limits. Can you explain what this means?**

A: The prescription drug coupon dollar value will not apply to the annual deductible and out-of-pocket limits for most tier 4 specialty drugs. Only the dollars you actually pay will count toward your deductible and out-of-pocket totals. Prescription drug coupons can include, but are not limited to, drug manufacturer copay assistance and patient assistance programs. Foundation assistance programs are not considered prescription drug coupons.

**Q: Why is Security Health Plan making this change regarding drug coupons?**

A: The change is being made so that out of pocket amounts paid by members (i.e. the amounts applied to your deductible or out-of-pocket maximum) are handled in a consistent manner for all members.

**Q: Can I still use specialty drug coupons to reduce my out-of-pocket expenses for specialty medications?**

A: Yes, you may still use manufacturer coupons at your specialty pharmacy to help reduce your out-of-pocket costs for individual prescriptions. The difference is that the coupon dollar value will no longer apply toward your deductible or the out-of-pocket maximum under your plan. Only the dollars you actually pay will count toward your deductible and out-of-pocket totals.

**Q: Who do I contact if I have problems with my prescription benefit?**

A: Please email [shprx@securityhealth.org](mailto:shprx@securityhealth.org) or call Security Health Plan Pharmacy Services at 1-877-873-5611. We are here to help you Monday through Friday, 8 a.m. to 5 p.m. If you call during evening or weekend hours, please leave a message. One of our pharmacy benefit specialists will return your call as soon as possible during normal business hours.