

May 2020

Re: Notice of a Program Design Change as of July 1, 2020

Dear Barnegat Township Board of Education Benecard® Prescription Benefit Program Participant,

As you may know, your Benecard prescription benefit program has been customized by the Barnegat Township Board of Education. Effective July 1, 2020, your prescription benefit program will include a Step Therapy Program. All other coverages will remain unchanged. Provided below is information to help you better understand the Step Therapy Program.

### **1. What is a Step Therapy Program?**

Step Therapy is a program designed to encourage utilization of low cost generic medication alternatives for chronic medical conditions in order to control healthcare costs for you and your employer. The program requires you to first use a lower cost product (first line medication) prior to getting the second line or higher cost medication within the same therapeutic class. Step therapy helps control rising drug costs by managing certain therapeutic categories and providing more affordable prescription drug options. Step therapy is a series of steps or medications you must try in a specific order. Benecard uses these step edits to look at the claim history for specific medications before the current claim can be processed to ensure the previous step is met. The protocols usually begin with the use of generics, medications that are FDA approved equivalent's to brand products proven to treat most medical conditions or low cost brand medications. The second line medications are usually more expensive brand name medications. Your physician must prescribe you a new prescription to go between different steps. Benecard employs Step Therapy in each of the following drug categories:

- a. Ulcer/GERD: Proton Pump Inhibitors
- b. Osteoporosis: Bisphosphonates
- c. Sleep Aids: Hypnotics
- d. Depression: SSRI
- e. Hypertension: Angiotensin II Receptor Antagonist (ARB's)
- f. Allergies: Nasal Steroids
- g. Migraines: Triptans

### **2. How do I know if Step Therapy applies to my current drug regimen and requires me to try a different medication?**

If you are taking medications in any of the Step Therapy drug categories listed above, call Benecard PBF Member Services on the back of your ID card. Our Member Services Representative will be able to advise you if the medications you are currently using or trying to fill are subject to the Step Therapy program. If any of your medications are subject to Step Therapy, our Member Service Representatives can provide you with first line medication alternatives.

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### **3. What happens at the point of sale if my medication is subject to Step Therapy?**

- If you are requesting a second line medication that you previously utilized in the past 6 months, the Step Therapy process will be waived and you can continue to obtain the second line medication.
- If you are requesting a second line medication for the first time, and have utilized a first line medication in the past 6 months, the Step Therapy process will be waived and you can obtain the second line medication.
- If you are requesting a second line medication for the first time, and have not utilized a first line medication in the past 6 months, the claim will deny stating: Step Therapy Required by Plan. At this time, you should contact Benecard PBF Member Services or ask your pharmacist to contact your healthcare professional and request a new prescription for a first line, low cost alternative. If you do not wish to try the first line medication, you have the option to pay for the second line medication at full cost or request a clinical review for a medical exception.

### **4. My doctor says I can't take a first line medication, what do I do?**

If you have previously failed effective therapy with the first line product, your healthcare professional can request an override for the second line medication. A request can also be made if you cannot take a generic medication because of the following reasons:

- You have already tried a first line medication
- You can't take the first line medication due to an allergy or side effect
- Your healthcare professional determined you need the second line medication due to medical reasons

Please have your healthcare professional submit a clinical review request with all the supporting criteria of why you cannot take the first line medication and we will review the request. If the clinical review is approved, you will receive the second line medication at the appropriate co-pay without utilizing the first line medication. If the clinical review is denied, you will have to pay full cost for the medication or try a first line medication first. Your physician can fax the documentation to Benecard at 1-888-830-9450. Please include the cardholder ID card number, patient's full name, date of birth on the documentation.

### **5. I have run out of my medications and need immediately, what do I do?**

Please contact Benecard PBF Member Services at the number on the back of your ID card and we will attempt to contact your physician to obtain the medical information needed to approve the clinical review. If we cannot reach your physician or they have not responded back to us, we will allow a limited supply (if covered under the program benefits) while we try to obtain this information. If the clinical review is then approved you will be able to obtain the remainder of your initial day supply without any additional copay.

Enclosed you will also find helpful information on your benefit program and specific information on using the mail order pharmacy option. Should you require assistance you may call our member service line at 1-877-723-6005 and a Benecard Member Service Representative will be happy to assist you.

Sincerely,

Benecard PBF Member Services