

Do You Need Help with a Request or Appeal for Coverage of a Prescription Drug?



Terms to Know

Formulary: A list of prescription medications approved by the insurance company.

Step Exception Request: a process in which to obtain approval for a medication without going through step therapy. The prescribing physician must submit supporting clinical documentation to the insurance company that the requested prescription drug:

- ❖ Is contraindicated;
- ❖ Ineffective based on the known clinical guidelines of the patient and the known characteristics of the prescription drug regimen;
- ❖ The step therapy required prescription drug has been tried currently or previously proven ineffective, diminished effect or adverse decision;
- ❖ Receiving a positive therapeutic outcome on a prescription drug recommended by provider for the medical condition under consideration;
- ❖ Upon approving the exception, the insurance will authorize coverage provided that the prescription is covered by health plan.

Experimental and Investigational: a term used by insurance companies to indicate that a specific procedure, drug or treatment does not meet criteria recognized as generally acceptable medical practice and standard of care.

Drug Exception Request: a process in which a consumer or prescribing physician can obtain approval for medically necessary drugs not listed on the formulary.

- ❖ If the treating physician determines the formulary drug to be an inappropriate therapy for the medical condition;
- ❖ Changing to the drug presents a significant health risk;
- ❖ If approved, the insurance company must provide coverage for the duration of the prescription (including refills);
- ❖ No additional cost sharing to the member;
- ❖ Consumer has been receiving the drug for at least 6 months.

»» Frequently Asked Questions ««

My Question Is:

I've received a prescription denial from the insurance company because a pre-authorization is required. What should I do?

The insurance company is requiring me to go through step therapy before considering approving the requested medication. What are my options?

The insurance company determined that the drug is experimental/investigational. What do I do?

The insurance company denied coverage for a prescription drug because it is not on the formulary. What are my options?

The Answer is:


- *Contact your provider's office about the requirement. The medical staff can access, complete and submit the form to the insurance company for review.*

- *You and your prescribing physician can request a step therapy exception.*
- *The request must include supporting clinical documentation.*
- *A coverage determination shall be provided no later than 72 hours from receipt.*
- *Response received 24 hours from receipt of request (if an emergency exists).*

- *Review your Evidence of Coverage to determine the insurance company's criteria.*
- *Have your prescribing physician submit an appeal providing an explanation as why the drug should not be considered experimental/ investigational.*

- *Either you or the prescribing physician can submit a drug exception request.*
- *A coverage determination shall be provided no later than 72 hours following receipt.*
- *Expedited exception may be available.*
- *An external exception request may be available.*

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