

Step Therapy

Please use the online search tool for information on a specific drug.

Most benefit plans include the step therapy program. Check your plan materials to see if this information applies to you.

What Is Step Therapy?

Step therapy is a quality and safety program that can help you lower your medication costs. Many medical conditions can be treated using a variety of medications. In some cases, there is a very large difference in cost among the medications but only a little difference in the way the medications work. Step therapy requires members to try cost-effective "Step 1" medications before trying (or "stepping up to") more expensive "Step 2" medications. Many people find the Step 1 medications work just as well for them.

We base the step therapy program on U.S. Food and Drug Administration and manufacturer dosing guidelines, medical literature, safety, accepted medical practice, appropriate use and benefit design.

What if My Doctor Says a Step 1 Drug Isn't Right for Me?

If your doctor decides that a Step 1 medication is not right for you and prescribes a Step 2 medication, please have your doctor call 833-494-2987 to request an override, based on medical necessity.

What Happens at the Pharmacy?

The pharmacist enters your prescription into the computer system. If your prescription is a second-choice medication, the system will check your claims history. If you have filled prescriptions for Step 1 medications within the previous 6 – 12 months, the pharmacist will fill your prescription for your Step 2 medication.

If you are required to try a Step 1 medication, you have three options:

- You or your pharmacist can call your doctor to change your prescription to a Step 1 medication.
- You can pay full price for your Step 2 medication prescription.
- You or your pharmacist can ask your doctor to request a medical necessity exception.

If your plan approves the medical necessity exception request, it will cover your prescription. If your plan does not approve the request, you can still choose another option. You and your doctor make the final decision about the medication that is right for you.

If you submit your prescription to your plan's home delivery (mail service) pharmacy and it does not meet the requirements for a Step 2 medication, the pharmacy will not fill your prescription. It will notify you by mail