



## INFORMATION ABOUT YOUR PHARMACY BENEFIT

# Generics can help you save money.

### What is a generic drug?

**A:** Generic drugs have the same active ingredients and dosage as their brand-name counterparts. The color, markings, or pill shape may look different, but generics are just as safe and effective as brand drugs and treat your condition the same way. Generics are often more affordable than brand drugs and can help you save money.

### Are generics as effective as the brand?

**A:** Yes. Generic drugs are required by the Food and Drug Administration (FDA) to have the same active ingredient, strength, and dosage as the brand drug. The FDA ensures this via thorough testing and review.

### How exactly does a generic drug differ from a brand?

**A:** The major difference between a generic and brand drug is price. Most generics cost 70% to 90% less than the brand — saving consumers and health plans billions of dollars every year. While a generic drug may differ from a brand in terms of shape, color, or packaging, it only affects how the medicine looks, not how it works.

### How do I get generic drugs? Will my doctor prescribe them?

**A:** Generic substitution laws in the U.S. vary by state. Some states have mandatory laws where pharmacists will substitute a generic, when available, for a brand drug. Other states require your consent before substituting a generic for a brand. Doctors are more apt to prescribe generics because they are just as safe and effective as brands, but often more affordable.

### I've always received the generic version of my medication, why did I get a brand?

**A:** Generic drugs are usually less expensive than brand drugs — but not always. When a new generic drug is first available, the generic can cost more than its brand counterpart. If you receive a brand drug, it is because it is the most cost-effective option for you and your plan.

## How you can use your member portal.

Looking for prescription drug information? MedImpact's Member Website provides comprehensive health and wellness information, including individual prescription benefit and drug coverage detail to help you understand your prescription benefit plan better.

- ✓ Obtain an overview of plan benefits and copay amounts
- ✓ Determine if prescribed medications are on the formulary/preferred list
- ✓ Locate a network pharmacy near work or home
- ✓ Print a tax report of prescription expenses
- ✓ See drug price estimates and out-of-pocket costs
- ✓ View cost differentials and calculate potential savings with generic vs. brand
- ✓ Check the status of prior authorization requests

## Prior authorization helps manage prescription costs.

### What is prior authorization and why is it needed?

**A:** Your plan covers many medications, but not all medications are automatically covered. Your plan has a formulary, or list of drugs, that are covered by your plan. If your doctor prescribes a medication that is not on the formulary, your plan may require a review called a prior authorization (PA) before your medicine is covered. The PA process allows your doctor to request coverage of the drug so you don't have to pay full price for your medicine.

### What other reasons would require my doctor to use prior authorization?

**A:** When your doctor writes a prescription that varies from what is normally covered, such as a larger quantity or dosage, prior authorization may be necessary before you can fill the prescription. Your pharmacist will receive a message if a PA is required and will notify your doctor. If the PA is approved, your medication will be covered. Some medications, such as those used for cosmetic purposes, may not be covered even with a PA.

### How long does prior authorization take?

**A:** PAs are usually processed within two business days. It may take more time if your doctor sends a PA request with missing information.

## Step therapy promotes clinically appropriate, cost-effective medications.

### What is generic first step therapy?

**A:** Step therapy helps promote the use of safe, effective, and clinically appropriate medications. Generic first step therapy requires you to try a generic medication that is safe and equally effective before a brand name medication is covered by your benefit. Generics are often more affordable and can help you save money.

### How does step therapy work?

**A:** Step therapy requires you to try an alternative drug before "stepping up" to a brand or higher-cost medication. The pharmacist will run your prescription through the system. If the generic drug was not previously dispensed, you must try the generic first or go through the PA process. If you are currently taking the medication and have a history of taking it for 4-6 months, it will be covered. However, depending on the medication, the length of time that you must be taking the medication may vary.

Not all medications are included in the step therapy program. For specific information on your prescription benefit, please visit the member website at [medimpact.com](https://www.medimpact.com) or ask your employee benefits administrator.

MedImpact's Member Website provides comprehensive health and wellness information.



### About MedImpact

MedImpact is a pharmacy benefit manager who works with your health plan to get you the medication you need. Our goal is to make it as easy as possible for you by working with your health plan and pharmacy to provide timely and essential information about your medicine, including how to take it correctly, potential side effects, any lower-cost drug options, and more.

