

# Frequently Asked Questions About Step Therapy

## Q. What is step therapy?

A. Step therapy is a program that lets you get the safe and effective treatment you and your family need. It helps your plan sponsor maintain affordable prescription drug coverage for everyone your plan covers.

In step therapy, medications are grouped in categories based on treatment and cost.

- First-line medications are the first step. First-line medications are generic and lower-cost brand-name medications approved by the U.S. Food & Drug Administration (FDA). They are proven to be safe and effective, as well as affordable. Step therapy suggests that you should try these medications first because in most cases they provide the same health benefit as more expensive drugs, but at a lower cost.
- Second-line drugs are the second and third steps. Second-line drugs typically are brand-name drugs. They are best suited for the few patients who don't respond to first-line medications. Second-line drugs are the most expensive options.

## Q. Who decides what drugs are covered in step therapy?

A. An independent panel of licensed doctors and pharmacists regularly reviews the most current research on both newly approved and existing medications. These experts make recommendations to Express Scripts about appropriate prescription medications for the step therapy program. Your prescription plan considers this guidance when it chooses the medications it will cover.

## Q. Why couldn't I fill my prescription at the pharmacy?

A. The first time you try to fill a prescription that isn't for a first-line medication, your pharmacist should explain that step therapy asks you to try a first-line medication before a second-line drug. Only your doctor can change your current prescription to a first-line medication covered by your program.

To get a first-line medication that your plan covers, ask your pharmacist to call your doctor and ask for a new prescription. If it's easier, you could call your doctor to ask for a new prescription.

Your pharmacist should also explain that you have an option to choose a second-line alternative to first-line medication. However, because your prescription plan won't cover second-line drugs until after you and your doctor have considered a first-line medication to treat your condition, you will pay full price for that second-line drug.

## Q. How do I know what first-line medication my doctor should prescribe?

A. Only your doctor can make that decision. Log in to your account at [express-scripts.com](https://express-scripts.com) to find out if step therapy applies to the medication your doctor prescribed. Select **Price a Medication** from the menu under **Prescriptions**. After you look up a medication, look to see if a generic equivalent is also listed as available; if one is not, click **View formulary alternatives** to see a list of first-line alternative options. If your medication does require step therapy,

give the list of first-line alternatives to your doctor to choose a medication that your plan covers that best treats your condition, or call Express Scripts at the number on your member ID card.

**Q. What if I need a prescription filled immediately?**

A. If you've just started taking a prescription medication regularly, or if you're a new plan member, your pharmacist might tell you that your plan doesn't cover the second-line drug your doctor prescribed.

If this happens and you need your medication right away, you can ask your pharmacist to fill a small supply of your prescription to take until you can consult with your doctor. You may have to pay full price for this small supply unless you request an override (described below) that is approved.

**Q. What if I can't use the first-line (less expensive) medication?**

A. With step therapy, prescription plans often cover second-line (more expensive) drugs if:

- You've tried the first-line medication covered by your step therapy program and learned that medication doesn't treat your condition effectively, or
- You can't take a first-line medication (for example, because of an allergy), or
- Your doctor decides that you need a second-line drug for medical reasons.

If one of these situations applies to you, your doctor can ask for an override. Medical professionals often call such an override "prior authorization". After your plan approves the override, you'll pay the appropriate copayment amount for the second-line drug.

If your plan doesn't approve the override, you will either have to pay full price for the second-line drug or take an alternative.

**Q. What are generic drugs?**

A. FDA-approved generic medications have the same chemical makeup as their brand-name counterparts. They also have the same effect in the body. Though FDA-approved generics might have a different name, color and/or shape, they have been through the same sort of rigorous clinical testing as the original medication.

Unlike manufacturers of brand-name drugs, the companies that make generic medications don't spend as much money on research and advertising. As a result, generic medication costs less than the original brand-name drug and the savings get passed on to you.

**Q. I submitted a prescription for home delivery and was told that I need to use a first-line medication. What happens now?**

A. Step therapy applies to prescriptions you pick up at your local pharmacy as well as those delivered to you from Express Scripts Pharmacy<sup>SM</sup>. We apply the same process explained earlier in this Q&A. Your doctor can write a prescription for a first-line medication your plan covers or ask for an override.

If you still have questions, we're glad to help. Just call us at the toll-free number on your member ID card or prescription label.