

# A Glance at Anthem's Pharmacy Benefit

A variety of new products is now available under the prescription drug benefit offered by Anthem Blue Cross and Blue Shield in Ohio. Read on to learn more!

## Drug Lists

### *Select Drug List*

The Select Drug List helps lower premiums by not including drugs that have lower-cost or over-the-counter (OTC) alternatives for your employees. Yet we understand your employees' medications are important to them, which is why we've done extensive research to include high-quality and affordable drugs on the Select Drug List. In fact, the Select Drug List meets or exceeds Affordable Care Act (ACA) requirements.

Many of the top drugs from the National Drug List that are not covered on the Select Drug List have covered alternative options.\* However, if the member's doctor determines that another option is not appropriate for the treatment, the doctor can request an exception review. In our experience, only about 15% of non-formulary rejected drugs are submitted for an exception review, suggesting the Select Drug List includes medications that are appropriate for members' needs.\*

## Pharmacy Networks

### *Rx Choice Tiered Network*

The Rx Choice Tiered Network can help you save on your prescription benefit costs while giving your employees wide access to the pharmacies they like to use. They'll find many popular chains, big-box stores and independent drugstores in this network.

It offers two levels with thousands of pharmacies that provide a combination of savings for you and choice for your employees.

#### **Level 1**

Your employees using nearly 25,000 level 1 pharmacies pay their standard cost share to fill prescriptions.

#### **Level 2**

Employees using the remaining level 2 pharmacies in the network pay a higher copay or coinsurance amount for prescriptions, compared to level 1 pharmacies.

### *Retail 90*

A unique network that offers more ways for your employees to get the maintenance medications they need, Retail 90 includes participating pharmacies where your employees can choose to get a 90-day supply of medication. This means they can choose face-to-face, personalized service from a local pharmacist when obtaining their maintenance drugs - those that treat long-term conditions like asthma, diabetes, and hypertension.

The Retail 90 network helps you save money while ensuring your employees get access to prescriptions when and where they need them. When it's easy to get routine prescriptions, your employees are more likely to stay on track with their drug therapy. This can help reduce doctor visits, hospital stays and overall health care costs for you and your employees. And it may lower the number of missed workdays due to health problems. Less sick days mean more productive days to help boost your bottom line.

And with Retail 90, your employees can also choose home delivery if they prefer.

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## Specialty Pharmacy

### *Clinical Site of Care Review*

We're always looking for ways to help you manage health care costs. That's why we're offering Clinical Site of Care Review. When your employees choose a nonhospital setting for certain specialty drug infusions, you may see your overall claim costs go down. Plus, your employees may reduce their out-of-pocket costs and enjoy the convenience of getting services during evening and weekend hours or in their own homes. We've made doctors in our plans aware of this program, so they can direct members to a site of care location.

Through clinical site of care review, a doctor submits an approval request for giving certain specialty drugs in an outpatient hospital setting. The doctor will need to note why care in the outpatient hospital setting is medically necessary. If the reason doesn't meet the new guidelines for medical necessity, it won't be approved, and other choices like home infusion therapy (HIT) or ambulatory infusion suites (AIT) will be listed. If it's medically necessary for a drug to be given in the outpatient hospital setting, it is approved.

### *Right Drug Right Channel*

Choosing the most correct benefit for specialty drug coverage is critical. We use an integrated approach to determine the most clinically appropriate channel for a particular specialty drug and provide coverage under the most appropriate benefit – pharmacy or medical.

Choosing which benefit is most appropriate for coverage depends on the method of administration and the clinical needs of the drug.

Self-administered drugs are best managed under the pharmacy benefit. For these specialty drugs, we contract with the specialty pharmacy, Accredo – Anthem's only in-network specialty pharmacy under the pharmacy benefit. For specialty drugs that require a clinician or medical provider to administer, we provide coverage under the medical benefit. Under this benefit, we have a contracted relationship with CVS Specialty Pharmacy. Limiting our networks to single providers enables us to negotiate better contractual rates and ensures consistent management for our members on these specialty medications.

Directing coverage of specialty drugs to the most correct benefit results in well-managed, high-quality care.

## Questions?

Contact your Pharmacy or OH Small Group representative!

\*For details about what's covered and what's not, your employees should check their *Certificate/Evidence of Coverage* or *Summary Plan Description*. To view and search the complete Select Drug List, employees can visit [anthem.com/pharmacyinformation](http://anthem.com/pharmacyinformation), and choose the Ohio Select Drug List.

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