

What You Need to Know About Your January 1 Benefit Changes

Your prescription drug benefits are changing effective, January 1, 2021. Here's what you need to know and what you need to do to ensure seamless coverage.



Effective for 2021

If You Take Specialty Medications

If you are taking or are prescribed a specialty drug – a high-cost oral or injectable medication used to treat a complex chronic condition – *Optum® Specialty Pharmacy, your prescription drug administrator, can now help you take advantage of coupon savings.* Contact Optum Specialty (1-844-265-1761) or ask your doctor to locate specialty drug copay assistance programs to treat the following indications:

- Age-related macular degeneration
- Alcohol dependence
- Antineoplastic
- Asthma
- Cancer
- Cystic Fibrosis
- Growth hormone deficiency
- Hemophilia
- Hepatitis C
- Hereditary Angioedema
- Hemophilia
- HIV-associate lipodystrophy
- Inflammatory disease
- Interstitial Lung disease
- Macular edema
- Multiple Sclerosis
- Opioid dependence/withdrawal
- Osteoporosis
- Plaque psoriasis
- Pulmonary disease
- Pulmonary Fibrosis
- Systemic Lupus Erythematosus
- Transplant recipient



Effective Every January 1 and July 1

Twice per year, OptumRx®, your pharmacy care services company, reviews its formulary – the list of covered drugs – and makes changes based on safety, cost, and effectiveness. These modifications may impact coverage of your current prescriptions. If a formulary change affects you, OptumRx will send you a letter to notify you and let you know the steps you need to take:

Formulary Exclusion: If OptumRx determines that a medication works the same as, or similar to, another prescription or over-the-counter medication, it may exclude a particular drug. If the excluded drug is one you are taking, they will notify you. Talk with your doctor to discuss alternative options.

Step Therapy: Under step therapy, you must first try a Step 1 drug before the plan covers a Step 2 drug. If you are taking a Step 2 drug, OptumRx will notify you of the alternative medications you must try before they will cover the drug you are currently taking. If you previously tried a Step 1 drug and it didn't work, or if your doctor wants you to continue taking the Step 2 drug due to medical necessity, your doctor must contact OptumRx to ask for a prior authorization.

When you use a specialty drug coupon (also known as a copay card) toward your prescription cost, it will save you money at the point of service but the full copay (price before coupon) **will no longer count toward your calendar year deductible or out-of-pocket maximum.**

Example:

- Sample copay amount: \$500
- Minus sample drug coupon amount: \$100
- Sample amount you pay and that goes toward your deductible/out-of-pocket maximum: \$400



If You Have Diabetes

OptumRx, your pharmacy care services company, is changing its preferred blood glucose meter and test strips. Effective January 1, 2021, the preferred test strip vendor is Contour@Next. You will receive from the manufacturer a free Contour@Next meter kit no later than December 20, 2020.

If you use test strips for a different meter, you must ask your doctor for a prescription for the Contour@Next brand test strips. Be sure to contact your doctor soon for a new prescription, and send the prescription to OptumRx mail order, or give it to your local pharmacy **before January 1, 2021.** OptumRx will also communicate this information to you.

Tier Change: If you are taking a prescription drug that will be moving to the most expensive copay or coinsurance tier, OptumRx will send you a list of alternative safe and effective options. Ask your doctor for a new prescription if one of these less-expensive options is right for you. Note that if your current prescription drug moves to a lower-cost tier, you won't receive a letter, you'll just pay the lower copay or coinsurance amount.

Prior Authorization: requires your doctor to provide additional information to OptumRx to determine coverage under your pharmacy benefit. If you are taking a prescription drug subject to prior authorization, you will receive a letter advising you that your doctor must contact OptumRx for a prior authorization. Contact your doctor to avoid uninterrupted coverage.



About edHEALTH

edHEALTH is the healthcare purchasing collaborative for 23 colleges, universities, and charter schools. Our guiding principles include:

- Ownership;
- Innovation;
- Transparency; and
- Savings.

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