

WELL 
INFORMED

FILLING YOUR PRESCRIPTION

Healthcare plans usually cover the cost of some medications. Know what to look for before you head to the pharmacy.



WELL INFORMED

Everyone deserves straightforward and clear information about healthcare.

Well+Informed is a health-literacy series dedicated to providing patients and providers with straightforward explanations to complicated healthcare topics.



Takeda is dedicated to providing accessible education for patients and healthcare personnel.



How you get your medicine matters



Your prescription can fall under 2 different benefit types: medical or pharmacy. Where you get your medicine and how it is administered determine how your health plan covers it and how much you pay.¹⁻⁵

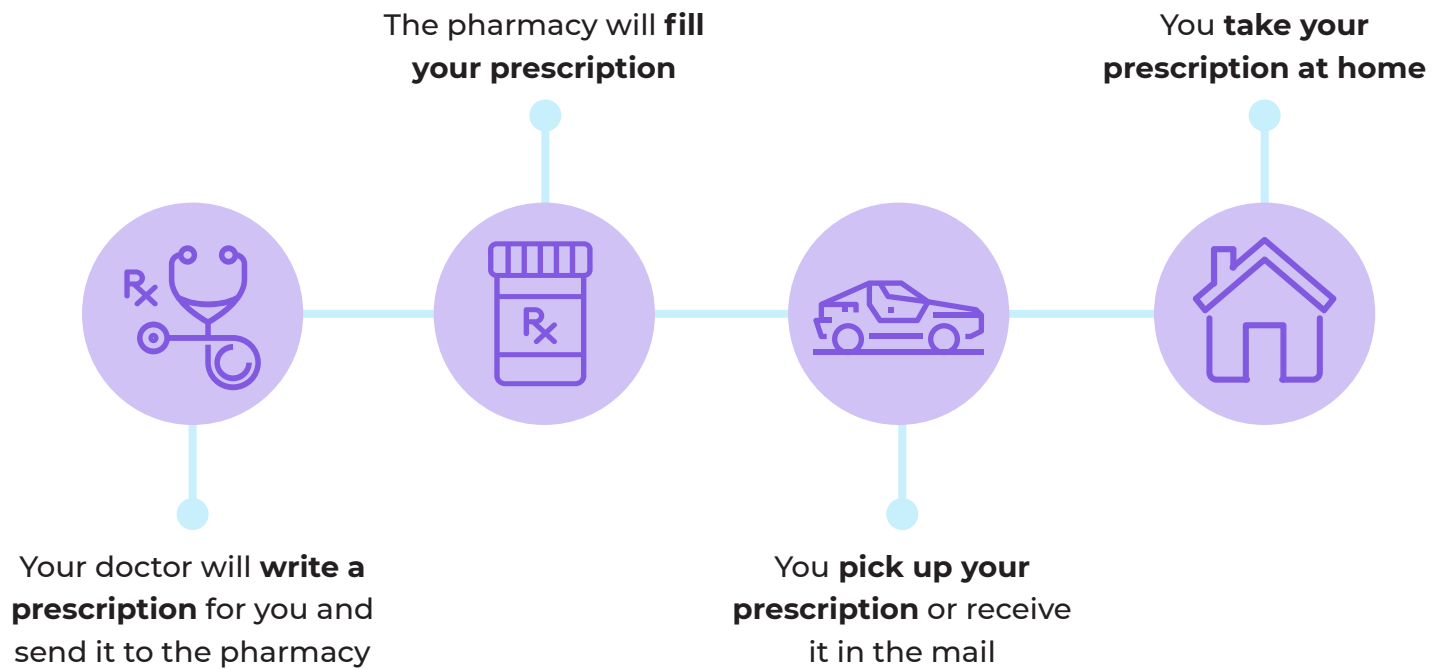
	Medical	Pharmacy
Drug Administration	Intravenous (IV) infusions	Oral treatments or self-administered injections
Dispensed by	Doctor, infusion center, hospital outpatient	Retail or specialty pharmacy
Your Out-of-Pocket Costs	Copay/coinsurance for both the drug and administration	Copay/coinsurance for drug
Examples	Chemotherapy infusions, certain vaccinations, and biologic medications administered by a medical professional	Oral cholesterol-lowering medications, oral blood pressure medications, and self-injectable insulin

Most of the drugs your doctor prescribes for you will be self-administered. This means you'll fill the prescription at your local pharmacy and take the medicine at home. Some medications require you to go into your doctor's office to obtain them.



Getting your **Rx**

Steps for self-administered drugs filled at your local pharmacy or by mail:



MONEY MATTERS

- To save money, check with your pharmacy or insurance company to make sure they are in your network before you get prescriptions filled
- Check with the drug manufacturer to see if they offer ways to help with the cost



Getting your **Rx**

Steps for drugs you have to get in person at your doctor's office:



KNOW IF YOU NEED PRIOR AUTHORIZATION

Your plan might require preapproval before you fill a prescription. During the preapproval process, the pharmacy and your doctor communicate with your health plan to make sure the drug you're receiving is medically necessary. **If your plan requires prior authorization and this step is skipped, your drug might not be covered.**

References **1.** Access Market Intelligence. Bend the curve: a new era for the management of specialty pharmaceuticals. Accessed October 11, 2022. <https://accessmarketintell.com/wp-content/uploads/2016/08/Bend-the-curve-final.pdf> **2.** Point of Care Partners. Medical vs. pharmacy-benefit considerations for benefit checking and reimbursement models. Accessed October 11, 2022. https://pocp.com/wp-content/uploads/PDF/CBI_Pharmacy_vs_Medical_Final.pdf **3.** Pharmacy Times. Navigating the world of vaccine billing. Accessed November 10, 2022. <https://www.pharmacytimes.com/view/navigating-the-world-of-vaccine-billing> **4.** Florida Blue. Provider administered specialty drugs. Accessed November 10, 2022. http://www.bcbsfl.com/DocumentLibrary/Providers/Content/RxF_Specialty_Table_Prov.pdf **5.** CVS Caremark. Preferred drug list. Accessed November 10, 2022. https://www.caremark.com/portal/asset/siemens_dl.pdf

