



Switching to Fallon Health when taking prescription medications

Welcome to Fallon Health!

Now that you're a Fallon Health member, we want to do everything we can to make it easy for you to continue getting the care you need—and to start using your new health plan to the fullest. Here's what to do if you're new to Fallon and you or a family member on your plan takes prescription medication.

Prescription drug coverage

If you or someone in your family is currently taking a prescription medication, we'll work with you to make the change in your coverage easy. But first, you should check to make sure that your current medications are covered under your new plan, what tier they are on, and if they require prior authorization.

You can find the covered drug list* by visiting our website, fallonhealth.org. Go to the "Members" section and click on "Pharmacy and Prescription drugs." Next, click on "How do I find out if a drug is covered." Finally, "Search the online drug formulary" for your prescription.

The drugs on the covered list are drugs that we will pay for when they are prescribed by your physician and meet any applicable requirements.

The list includes the tier that the medication is on, which will help you determine your out-of-pocket cost. While each health plan has their own unique covered drug list, you will find that with most prescription medications, regardless of the health plan, the lists are the same but the tiers may differ. Fallon Health uses a three-tier or four-tier covered drug list or formulary, depending upon the option your employer selected.

The covered drug list also notes whether a drug is subject to a pharmacy management program. These programs help prevent waste, misuse and possible harm to you or your family. They include:

- **Prior authorization**, which means your doctor must request the drug, and provide medical information to back up the request, before the drug will be covered.
- **Step therapy**, which is a process that starts with tried-and-true medications rather than new drugs. If the condition doesn't respond at first, different drugs are tried in sequence.
- **Quantity limits or time limits** apply to some drugs.
- If the drug has been on the market for less than six months, then it may fall under a new-to-market policy. Such policies give medical experts time to review the data and approve clinical criteria for using it properly. Only then will the new drug go on the covered drug list.

Note: If your medication is listed with one of these pharmacy management programs, please contact your provider. He or she will need to submit a prior authorization request for the medication. The request may be reviewed by a clinical pharmacist to determine if criteria have been met.

You may also call Fallon to find out if your drugs are covered, what tiers they are on, and whether they are subject to pharmacy management. You can find out the copayment amount for drugs on each tier by referring to your plan documents or by looking at your Fallon Health member ID card.

Getting your prescriptions

You can get your prescriptions filled at thousands of pharmacies across the Commonwealth and nationwide, including most major pharmacy chains and retail outlets. Chances are there are network pharmacies close to where you live and work.

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For certain medications that you take regularly, you can save time (and even money!) with our **mail-order pharmacy** service. You can conveniently order a 90-day supply of your medication all at once. And if it's a Tier 1 or Tier 2 drug, it may only cost two copayments, up to a 33% savings! (Please check your new plan for mail-order details!) To get started, talk to your doctor, call us, or go to fallonhealth.org/rxmailorder.

Specialty medications help with complex conditions like multiple sclerosis, cancer, rheumatoid arthritis or hemophilia. These drugs can be injected, infused or taken orally, and typically require special handling like refrigeration or overnight delivery. They can also be expensive. If you're getting a covered specialty medicine through a pharmacy, you must use CVS Caremark Specialty Mail Order Pharmacy. By having all specialty drugs managed through a single pharmacy, Fallon ensures that members who require specialty medicines receive the same consistency of medical management and coordinated care, and helps to ensure that medications are handled in the right way. Once you fill the first supply of a specialty prescription at a retail pharmacy, a member of the CVS Caremark Specialty Pharmacy team will be in contact with you to help you enroll in the program so that refills will be sent directly to your home.

Out-of-pocket costs

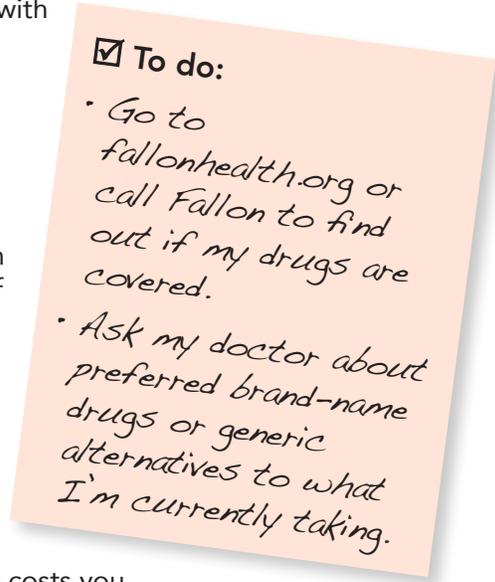
As with any prescription drug coverage, you are responsible for certain costs, depending on your plan. A **copayment** is a set dollar amount you pay for each prescription filled. The copayment is determined by your plan and the tier that the drug is on. **Coinsurance**, if applicable, is your share of the cost for a prescription—usually a percentage of the drug's retail cost. For example, if the coinsurance is 20% for a prescription that costs \$100, you pay 20%, \$20, and Fallon pays the remaining 80%, \$80. If your plan has a **deductible**, the deductible amount is the amount that you must pay out-of-pocket before the plan will pay for your prescriptions. Once the deductible is met, you will only be responsible for any applicable copayments or coinsurance.

Saving money on prescriptions: The lower the tier a drug is on, the less it costs you out-of-pocket. Often, when you're prescribed a Tier 3 or Tier 4 drug, there is an equally effective drug on a lower tier. Ask your doctor about whether such a drug is right for you.

Keep in mind that brand names don't equal better quality. Generic drugs contain the same active ingredients in the same dosage forms as their brand-name equivalents. And since they're on a lower tier, they cost significantly less.

Note: Be careful when using the **generic drug discount programs or clubs** that are offered by many retailers. Because they don't always report your prescription information to Fallon, we can't monitor for drug interactions, properly help coordinate your care, or have proof of what you paid for prescriptions. Without that information, the amount paid cannot be applied to your deductible. Also, some of the clubs charge membership fees—and when combined with their price for your drug, you may end up paying more than your Fallon Health copayment.

* Members of Fallon Senior Plan™ or plans with closed formularies have different covered drug lists. See fallonhealth.org or call Fallon for more information. Program eligibility and benefits may vary by employer, plan and product.



fallonhealth.org

