

University of Maine System

Frequently Asked Questions

HMO Choice and CompCare

January 1, 2009 Prescription Drug Benefit Changes

Applicable To Active UMS Employees Regardless of Age and Early Retirees Under Age 65

Q: What changes have occurred to my prescription drug benefits effective January 1, 2009?

A: Anthem Blue Cross and Blue Shield has implemented an NDC (national drug code) Block program for a limited number of drug categories. For example, Protonix will no longer be covered under the prescription drug plans but other lower-cost brand name drugs will still be covered. Additionally, over-the-counter (OTC) Prilosec with a physician's prescription will be covered at the generic copay level.

The NDC program lists the specific drugs that the University of Maine System health plans will cover or not cover in three drug categories:

- . **Proton Pump Inhibitor (PPI) category.** PPIs are used to treat gastro-intestinal conditions like heartburn and acid reflux
- . **Non-Sedating Antihistamines (NSA) category.** NSAs are used to treat seasonal allergies, hay fever or other allergies.
- . **Ophthalmic Allergy Agents (eye drops).** These are medications used to treat eye irritation related to seasonal allergies, hay fever, or other allergies.

The following Questions and Answers provide more detail.

Q: Why is an NDC block program included in our benefit design?

A: To enable the University of Maine System to provide medications in the most cost effective manner for all covered members and dependents in its health plans.

Q: What drugs under the Proton Pump Inhibitor (PPI) category are covered and which are not covered as of January 1, 2009?

A: PPIs are used to treat gastro-intestinal conditions like heartburn and acid reflux, and some are becoming more and more expensive. The University's health plans will cover the generic PPIs omeprazole 10mg and omeprazole 20mg, and will cover the brand-name PPIs Prevacid[®] and Nexium[®]. Our health plans will also provide coverage for *Prilosec OTC* (over-the-counter) at the generic copay, with a physician's prescription. Please note that Prilosec OTC is packaged in 14, 28, 42 tablet or 84 tablet packages only. The University's health plans will not cover Aciphex[®], Protonix[®], Prilosec[®] 40mg, Zegerid[®], omeprazole 40mg, and the generic pantoprazole, which are higher-cost PPIs.

Q: I thought over-the-counter drugs aren't typically covered? How do I obtain Prilosec OTC through the prescription drug program?

A: It is true that over-the-counter drugs are not typically covered. The University of Maine System decided to include Prilosec OTC (over-the-counter) as an additional option for its covered members. This option is in addition to the PPI generic copay options *omeprazole 10mg and omeprazole 20mg*, and the PPI brand name options *Prevacid®* and *Nexium®*. **With your physician's prescription**, health plans will provide coverage for *Prilosec OTC* at your generic copay. Please note that Prilosec OTC is packaged in 14, 28, 42 tablet or 84 tablet packages only, and pharmacists will fill Prilosec OTC at these package quantities.

Q: Are store-brand versions of Prilosec OTC, like Hannaford or Wal-Mart (Equate) for example, available through the prescription drug program as well?

A: The University of Maine System would like to provide coverage for a store-brand version of Prilosec OTC where possible. In some cases, but not all, a store-brand version of Prilosec OTC may be sold with similar national drug code information and pharmacy information as Prilosec OTC. You can check with the pharmacist to ask if a particular store-brand version of Prilosec OTC is covered. As with Prilosec OTC, the pharmacist will need a physician's prescription.

Q: What drugs under the seasonal allergy Non-Sedating Antihistamines (NSA) category are covered and which are not covered?

A: NSAs are used to treat seasonal allergies, hay fever or other allergies. The University of Maine System health plans will continue to cover *fexofenadine*, the generic version of *Allegra*, at the generic copay level. Our health plans will no longer cover *Allegra/Allegra D*, *Clarinet/Clarinet D*, *Semprex D*, *Xyzal* and *Zyrtec/Zyrtec D*. We encourage you to talk with your physician, and also discuss the OTC products that are available such as *Claritin*, *Alavert* and *Zyrtec*.

Q: What drugs under the Eye Drops category are covered and which are not covered?

A: **Ophthalmic Allergy Agents (eye drops)**. These are medications used to treat eye irritation related to seasonal allergies, hay fever, or other allergies. The University of Maine System health plans will continue to cover *cromolyn sodium* at the generic copay level. Our health plans will no longer cover *Alamast*, *Alocril*, *Alomide*, *Elestat*, *Emadine*, *Optivar*, *Pataday* and *Patanol*. We encourage you to talk with your physician, and also discuss the OTC products that are available: *Zaditor* or *Alaway*.

Q: What if I feel that my medical situation requires me to take a non-covered drug?

A: You may choose to purchase the medication yourself, paying the full purchase price. Or, in Maine, if your health care provider believes that a non-covered drug is "medically necessary" for you, your physician must follow the exception process below.

The prescribing physician will need to contact Anthem at 1-800-338-6180 to start the exception process, and will need to provide information sufficient to determine if the request meets the health plan's established criteria for approval. If more information is needed, an Anthem representative will contact the physician directly.

If the health plan benefit criteria are met, Anthem Blue Cross and Blue shield will notify the prescribing physician when the authorization has been approved. The physician's office should contact the covered member with the information that the prescription may now be filled.

If Anthem determines that the clinical criteria have not been met, a denial letter is sent to the member and the prescribing physician, outlining the appeals process. Members can also call Anthem Customer Service for assistance with questions on appeals.

Please note: It is always recommended that you discuss your situation and questions with your physician sufficiently in advance of your anticipated need.

Q: If I have questions regarding my new benefits, who do I call for more information?

A: For more information on any of your plan benefits, please call Anthem Customer Service toll-free at the phone number on your ID card. Customer Service hours are 8:00 a.m. to 5:00 p.m. EST, Monday through Friday.

For your convenience, you can use this link to [Anthem's Online Customer Service Form](#). You can expect a response from Anthem Blue Cross and Blue Shield within approximately two business days.