



Pharmacy Benefits: Saving on Your Prescriptions

WISCONSIN DEPARTMENT OF EMPLOYEE TRUST FUNDS

State of Wisconsin and Wisconsin Public Employers group health insurance program Members' cost-sharing for prescription drugs had not changed since 2004. But, for 2016 the Group Insurance Board, was required to make some significant program changes that affected member's cost-share for pharmacy benefits.

The Board contracts with Navitus Health Solutions as the Pharmacy Benefit Manager. Navitus is here to work with you to consider your options and help you reduce your out of pocket costs. We encourage you to go to the Navitus web site and create an account. To register, you need your Navitus or MedicareRx member ID, from your ID card. Your account on the Navi-Gate for Members website provides a wealth of information as well as tools to maximize your pharmacy benefits and lower your drug costs.

At the end of this document is information about the four cost-sharing levels that a covered prescription drug may fall into. The level a drug is placed on can be found on the drug formulary on Navitus' website.

So let us get right to the six tips for saving money on your drug costs...

Your Six Cost-Saving Tips

1. **Contact Navitus about alternative, lower-cost drug options**
2. **Ask your doctor to write your prescription for a 90-day supply**
3. **Use WellDyneRx and have medicine delivered to your door**
4. **Check the cost of your drug at other pharmacies**
5. **Enroll in a health care flexible spending account**
6. **Use Diplomat Specialty Pharmacy for Level 4 preferred drugs**

1. **Contact Navitus to learn about alternative, lower-cost drug options:**

If you take a Level 2 or 3 drug, call [Navitus](#) or log onto their website, [Navi-Gate for Members](#), to learn about alternative, lower cost drug options. **Medicare Part D members** can contact MedicareRx by [phone](#) or [online](#). While Navitus is here to help you find alternatives, it is important to discuss options with your doctor. Call the doctor's office or use a messaging feature such as MyChart.

2. **Ask your doctor to write your prescription for a 90-day supply:**

Most maintenance medication prescriptions can be written for a 90-day supply. However, prescriptions for new drugs or a change in dosage do require you to have three consecutive 30-day supplies filled first.

3. **Use WellDyneRx and have medicine delivered to your door:**

Use the mail order pharmacy, WellDyneRx, to save money on your prescriptions. You can get a 90-day supply of most maintenance medications for only two copayments, instead of three. Save trips to the pharmacy and have your prescription delivered to your door! Contact Navitus to enroll.

4. Check the cost of your drug at other pharmacies:

Because drug prices can vary by pharmacy, check the cost of your drugs at other pharmacies. To find the [list of pharmacies](#) in-network and convenient to you, contact Navitus or log on to their web site.

When you call the pharmacy, be sure to tell them that you're checking the price of your drug and that...

... you are a member of the State or Wisconsin Public Employers (WPE) group health insurance program,

... Navitus Health Solutions is your Pharmacy Benefit Manager,

... Be sure to tell them the name, dosage and quantity of the drug you're prescribed.

If you have a prescription bottle handy this information is on the label.

... What you need to know is the Navitus discounted cost of the drug – not the full retail cost.

Once you know the cost of the drug, your cost-share can be determined by multiplying the cost by the coinsurance percentage. The Navi-Gate for Members web site also has the "What's My Copay?" tool to help you determine the member cost-share for drugs at different pharmacies.

5. Enroll in a health care flexible spending account:

Think about setting aside pre-tax dollars to pay your out-of-pocket medical expenses. You can do this by enrolling in a health care flexible spending account during the next *It's Your Choice* open enrollment period. Setting aside pre-tax dollars to pay your out-of-pocket medical expenses can really pay off!

6. Use Diplomat Specialty Pharmacy for Level 4 preferred drugs:

If you are prescribed a Level 4 preferred specialty drug, a great option to explore is enrolling in the [Navitus SpecialtyRx program](#). This program uses Diplomat Specialty Pharmacy as the preferred specialty pharmacy and allows you to receive your medication for a \$50 copayment, rather than paying up to \$200 for each fill. Contact Navitus for more information about using Diplomat Specialty Pharmacy and the SpecialtyRx program.

Appeals to Navitus


In some instances these six cost saving tips may not work for you and you may be able to appeal to Navitus to lower the cost-share of your drugs. However, to qualify for an appeal the following must be true:

- There are no generic drugs available that are clinically equivalent to the drug being prescribed, or;
- Your doctor can prove that there is a medical reason a lower-level alternative drug is not effective for you.

Members in this situation are required to provide detailed, clinical information to support their appeal. Navitus can provide specific information on appeals and grievances.

Contact Information

- Contact Navitus...
 - ... By Phone at 1-866-333-2757
 - ... Online at navitus.com
- Contact Navitus MedicareRx...
 - ... By Phone at 1-866-270-3877
 - ... Online at medicarerx.navitus.com

Our goal at ETF is to help you get the most out of your benefits, so stay connected. Visit our website at etf.wi.gov and click on the  button for more information. You can also sign up for ETF email updates and follow us on Twitter @WI ETF.

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2016 and 2017 Cost-Share Levels

Cost-Share Level	Copayment/ Coinsurance	Maximum Cost-Share Per Fill	Description
Level 1	\$5	\$5	Includes most generic drugs and some lower-cost preferred brand-name drugs. Low copayment to incentivize members to utilize the drugs that are clinically effective and bring the best value to the group health insurance programs.
Level 2	20%	\$50	Includes most preferred, brand-name drugs and some higher-cost generic drugs that are alternatives to low-cost, Level 1 brand-name drugs. These drugs have a greater cost-share for members because they are generally higher priced and may have alternative or equivalent drugs at Level 1
Level 3	40%	\$150	Includes non-preferred, non-covered drugs. These drugs will have alternatives or equivalent drugs covered at Level 1 or Level 2. However, because of the clinical effectiveness of these drugs, members are provided the opportunity to take the drugs and pay less than the retail cost of the drug. In many instances, the actual 40% coinsurance is much greater than the \$150 maximum. Because of their high cost, many of these drugs have restrictions on quantities and the number of doses that can be provided at one time, and may also require a prior authorization from Navitus. In some cases a member may be required to prove they have tried other Level 1 and/or Level 2 drugs that did not work.
Level 4 Preferred Specialty Drugs <i>Filled at Diplomat Specialty Pharmacy ONLY</i>	\$50	\$50	Includes specialty medications, which are used to treat chronic illnesses and complex diseases. These drugs are very expensive, and in many cases cost hundreds or thousands of dollars per dose. Members have the opportunity to get these drugs for a \$50 copayment under Navitus' SpecialtyRx Pharmacy Program, with mail order service through Diplomat Specialty Pharmacy. The program includes a broad range of services to address provider coordination and care delivery for members, and favorable pricing that Navitus has been able to negotiate with Diplomat Specialty Pharmacy.
Level 4 Preferred + Non-Preferred Specialty Drugs <i>Filled at any Pharmacy other than Diplomat</i>	40%	\$200	Includes <u>Preferred</u> Specialty Medications filled at any pharmacy <u>other than</u> Diplomat Specialty Pharmacy. <u>Non-Preferred</u> specialty medications like Level 3 drugs, are non-covered drugs. However, members are provided an opportunity to obtain and pay less than the retail cost of the drug under this option. Level 4 Non-Preferred drugs are not eligible for the flat \$50 copayment even if purchased through Diplomat Specialty Pharmacy