



# SMALL GROUP FORMULARY — FAQs

## FREQUENTLY ASKED QUESTIONS

The EmblemHealth Small Group Formulary (list of preferred prescription drugs) includes drugs proven to be clinically effective, safe and provide lower costs. Below are answers to questions you may have about your formulary.

**Q: What is a formulary?**

A: A drug formulary is a list of preferred drugs covered by your prescription plan. The list is created and updated by doctors and pharmacists who review clinical studies to determine the drugs that are the safest, most effective and offer the best value.

**Q: What factors are considered when making changes to a formulary?**

A: First, how well the drug works and how safe it is. Next, how much a drug costs.

**Q: How will I know if any of my prescription drugs are affected by these changes?**

A: The letter you have received and the attached formulary will show you if a prescription drug you take was affected.

**Q: How much will I save if I change from a nonpreferred to a preferred drug on the formulary?**

A: Depending on your benefit, you can save money by switching to a preferred drug. Generic drugs usually offer the most savings.

**Q: How do I change my prescription drug?**

A: Talk with your doctor, and show him or her the enclosed letter and formulary. This will help you and your doctor find the best prescription drug based on your plan's preferred drug list and your needs. Or, take the letter and formulary to your pharmacy and have your pharmacist call your doctor. If your doctor thinks that you can use a drug on your plan's preferred drug list, he or she should write you a new prescription.

**Q: What if my doctor doesn't want me to change from my current drug and it is not a preferred drug on the updated formulary?**

A: If your doctor wants you to continue with the drug you take now, you can still get it but it may cost you more money and might be subject to step therapy or prior authorization, depending on your benefit. You should talk with your doctor. Your doctor may contact the EmblemHealth Clinical Pharmacy Help Desk at **1-877-362-5670**, Monday through Friday, from 8 am to 6 pm.

**Q: What are quantity level limits (QLL)?**

A: For certain drugs, there is a limit on the amount of the drug your plan will cover at one time. This is to support drug safety and avoid inappropriate drug use.

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**Q: What is step therapy (ST)?**

A: Step therapy is a two-step process.

- Step 1 — This requires that you first try certain drugs to treat your medical condition before we will cover another drug for that condition. The first step is the use of a first-line or generic drug before a second-line drug or brand-name drug is approved. First-line drugs may be filled without your doctor calling for prior authorization (PA).
- Step 2 — The second step is used if the first-line drug is not effective for you. In this case, second-step drugs can be prescribed. To do this, your doctor must call the EmblemHealth Clinical Pharmacy Help Desk for prior authorization.

**Q: What if my drug is now a part of a step therapy?**

A: If your drug is not in the first step then you must try a drug in a lower step before you can use a drug in a higher step.

**Q: What is prior authorization (PA)?**

A: Some prescribed drugs must be authorized before they can be covered. Your prescribing doctor must give proof of medical necessity of the drug for you and your diagnosis. If your doctor's assessment meets approved guidelines for that drug and it is covered under your plan, prior authorization will be given for your prescription to be filled.

**Q: What happens if I try to fill a drug that needs prior authorization at a retail pharmacy?**

A: The pharmacy will get a message that provides your plan's preferred drugs or will ask that the member's doctor call EmblemHealth's Clinical Pharmacy to get a medical necessity exception. If the doctor believes the drug is medically necessary, he or she can ask for a PA for the drug. If you don't get approval, we may not cover the drug.

**Q: What if I need my prescription drug right away?**

A: If you need to start taking your medication right away, ask your doctor to write two prescriptions. Fill one prescription right away at your local EmblemHealth participating pharmacy. Mail the second prescription and order form for home delivery to Express Scripts, Inc. Be sure to allow enough time for processing before your first prescription runs out.

**Q: What if I have questions about the updated formulary?**

A: We're here to help, so if you have any questions or concerns, please call EmblemHealth Pharmacy Benefit Services at **1-877-793-6253**, Monday through Friday, from 8:30 am to 6 pm.