

DID YOU HAPPEN TO ASK WHY?



Be Prepared For Next Time

Have you ever been told by the pharmacy that your insurance company won't pay for your medication?

Chances are at some point in your life this has happened to you. When you were told this, did you happen to ask why the insurance company won't pay for it?

Your Care N' Care Pharmacy Team has noticed a progressive trend. We have found that many members have no idea why the pharmacy told them Care N' Care won't pay for a medication. In many instances, that medication, whatever it may be, ends up actually being on the formulary. The medication may require a prior authorization or formulary exception to be submitted and processed, but, if approved, Care N' Care will pay for it.

Let us pull the curtain back a little on the processing of a prescription through Care N' Care (which is the same for every Medicare insurance company). When the pharmacy submits the prescription to us using their computer, the system automatically reviews the prescription and sends a reply message back to the pharmacy. In that reply message, it

tells the pharmacy staff the results of our review. If the medication is not approved, there is detailed messaging explaining why and provides instructions on what to do next. Ask that those instructions are provided to you so you know what steps that you need to take for us to pay for the medication. These protocols have been put in place for your safety and to make medications cost effective for YOU, our members. We have found many instances where the pharmacy did not give our members this information. What's more alarming to us is that the pharmacy then turns around and charges the member the cash price which is usually a lot higher than the Medicare negotiated price you have with the Care N' Care formulary. Bottom line, if are not asking "why", you may be paying too much!

Be Prepared For Next Time!

Ask the Pharmacy Staff:

- ✦ **What is the specific reason Care N' Care won't pay for the medication?**
- ✦ **Can you help me solve the reason the medication was not approved?** (Often times denials can be addressed by the pharmacy calling the number provided in the rejection message, showing the pharmacy your hospital orders or your doctor office paperwork to determine diagnosis codes to use. Others can be completed by the pharmacy calling your doctor.)

Remember, it doesn't hurt to ask the pharmacy for help first!

Have your pharmacy read the rejected messages...this can save you money!

If you need additional help, you can **ALWAYS** call your Healthcare Concierge. Our Healthcare Concierges and the Care N' Care Pharmacy Team will get you an answer.

Did you know?

If you don't ask the simple question "why", you may end up spending a lot more money on that medication when it was unnecessary to do so.