



Prescription Drug Coverage

Below are general guidelines concerning the Group Health Options point of service plan pharmacy benefits:

In-network prescriptions written by in-network providers:

Inside the network, Group Health follows a Drug Formulary. A formulary is a list of medications that are covered under the in-network pharmacy benefit. Formularies exist in order to allow health care providers to offer the most effective drug therapy possible with limited resources in today's environment of increasing drug prices. Having a formulary allows Group Health to offer the safest, most effective, and cost effective drugs possible.

The Group Health formulary is developed by our Pharmacy and Therapeutics Committee (P&T Committee). This committee, composed of physicians from various medical specialties, reviews the medications in all therapeutic categories based on safety, effectiveness, and cost, and selects the most cost-effective drug(s) in each class.

The P&T Committee regularly reviews new and existing medications to ensure that the Group Health formulary remains responsive to the needs of our members and providers. The formulary is updated periodically and is subject to change.

Clients may go to the public web site www.ghc.org, and click on Pharmacy Services, then under Drug Formulary, click on Search the Drug Formulary. You may search for a specific drug. If someone needs help, please contact me and I can get a Pharmacy Technician to confirm coverage of a specific drug.

Some prescriptions may require prior authorization. These could be drugs, for example, that are not on the formulary, and will require the member to try other drugs first that are on the formulary, to see if they are medically appropriate. If the patient fails these formulary drugs, authorization will be given for a non-formulary drug.

Out-of-network prescriptions written by out-of-network or current providers:

- Group Health does not use a drug formulary list outside the network. When members get a prescription from an out-of-network provider, and take this prescription to an out-of-network pharmacy, it will be filled at the slightly higher out-of-network copayments. If the member learns their out-of-network doctor has written a prescription from the Group Health formulary list, and they take this prescription to an in-network contracted pharmacy, they will pay the lower in-network copayments.
- Many “non-formulary” drugs that have no generics are available for the out-of-network copayments.
- Although a drug formulary list is not used out-of-network, there is a generic requirement (if a generic exists). If a member knows they have tried the generic, have failed it, and there is documentation of this in their medical file, they should ask the pharmacist call the GHC Pharmacy Health Desk to confirm documentation of this and allow for authorization of the brand name drug.
- Some “edits (or flags)” are in place at the out-of-network pharmacies:
 1. Members will get a 30-day supply. If they try to get a larger supply of drugs, the pharmacy will contact the Help Desk.
 2. Drugs for non-covered benefits are excluded.
 3. Certain drugs have a safety parameter “edit” in place. Some drugs have been identified, that if taken for long periods of time, could be masking an underlying disease. The health plan wants to make sure the medical condition is being monitored appropriately, for the patient’s safety. The health plan may also want to ensure appropriate clinical dosing is being prescribed. These issues may cause the pharmacy to contact the Help Desk prior to filling the prescription.
 4. On some very high cost drugs there may be an “edit” in place. The pharmacy may call the Help Desk to verify the prescription is clinically appropriate and safe.

Overall, Group Health’s primary concern is to be sure no harm is caused to our patients. If members using out-of-network pharmacy benefits are confused about what is happening when they are at an out-of-network pharmacy, or are concerned about why the pharmacist calls the Help Desk, they can call the Group Health Pharmacy Member Contact at (800) 245-7979.