



STEP THERAPY

Finding the most effective medicine for your health and your money.

Step therapy simply means making sure you get safe and proven-effective medicine for your condition – at the lowest possible cost to you and your plan sponsor.

In other words, it's how you can avoid paying more for the medicine you need.

Here's how step therapy works

A panel of independent licensed physicians, pharmacists and other medical experts work with Express Scripts to recommend medicines for the step therapy program. Together, they review the most current research on thousands of prescription medicines tested and approved by the Food and Drug Administration (FDA). Then they determine the most appropriate medicines to include in the program. Medicines are then grouped in categories, or “steps.”

First-line medicines – These are the first step and are typically generic and lower-cost brand-name medicines. They are proven to be safe and effective, as well as affordable. In most cases, they provide the same health benefit as more expensive medicines, but at a lower cost.

Second-line medicines – These are the second and third steps and are typically brand-name medicines. They are best suited for the few patients who don't respond to first-line medicines. They're also the most expensive options.

On average, the cost of a generic drug is

80-85%

lower than the brand-name product.¹

Here's how to start step therapy

Step 1

The next time your doctor writes you a prescription, or if your current medicine qualifies, ask if a first-line generic medicine is right for you. Often, generic medicines have the same chemical makeup as their brand-name counterparts, and the same effect in the body, so the only real difference is cost.

Step 2

Plans often cover second-line (more expensive) medicines if:

- You've tried the first-line medicine covered by your step therapy program, and you and your doctor feel that the medicine doesn't treat your condition effectively, OR
- You can't take a first-line medicine (for example, because of an allergy), OR
- Your doctor decides that you need a second-line medicine for medical reasons

How do you find out if a first-line medicine is right for you?

Only your doctor can make that decision. Log in to your account at express-scripts.com or call Express Scripts at the number on your member ID card to find out if step therapy applies to the medicine your doctor prescribed. If it does, you can see a list of first-line alternatives. You can give that list to your doctor to choose the medicine your plan covers that best treats your condition.

What happens if your doctor gives you a prescription that's not on the first-line list for your plan?

The first time you try to fill the prescription, whether it's in person or submitted to the Express Scripts PharmacySM to be delivered, your pharmacist should explain that step therapy requires you to try a first-line medicine before a second-line medicine is covered. Since only your doctor can change your current prescription, either you or your pharmacist need to speak with your doctor to request a first-line medicine that's covered by your plan. If you need your prescription right away, you may ask your pharmacist to fill a small supply until you can consult your doctor. NOTE: You might have to pay full price for this small supply.

If you have questions about step therapy, or about anything else in your prescription plan, we're here to help. Just call the number on your member ID card, log in at express-scripts.com or download the Express Scripts mobile app.



Helpful information about step therapy

Q. What is step therapy?

A. Step therapy is a program that lets you get the safe and effective treatment you and your family need. It helps your plan sponsor maintain affordable prescription-drug coverage for everyone your plan covers.

In step therapy, medicines are grouped in categories based on treatment and cost.

- First-line medicines are the first step. First-line medicines are generic and lower-cost brand-name medicines approved by the U.S. Food & Drug Administration (FDA). They are proven to be safe and effective, as well as affordable. Step therapy suggests that you should try these medicines first because in most cases they provide the same health benefit as more expensive drugs, but at a lower cost.
- Second-line drugs are the second and third steps. Second-line drugs typically are brand-name drugs. They are best suited for the few patients who don't respond to first-line medicines. Second-line drugs are the most expensive options.

Q. Who decides which medicines are covered in step therapy?

A. An independent panel of licensed doctors and pharmacists regularly reviews the most current research on newly approved medicines as well as existing medicines. These experts make recommendations to Express Scripts about appropriate prescription medicines for the step therapy program. Your prescription plan considers this guidance when it chooses the medicines it will cover.

Q. Why couldn't I fill my prescription at the pharmacy?

A. The first time you try to fill a prescription that isn't for a first-line medicine, your pharmacist should explain that step therapy asks you to try a first-line medicine before a second-line drug. Only your doctor can change your current prescription to a first-line medicine covered by your program.

To get a first-line medicine that your plan covers, ask your pharmacist to call your doctor and ask for a new prescription. If it's easier, you could call your doctor to ask for a new prescription.

Your pharmacist also should explain that you have an option to choose a second-line alternative to the first-line medicine. However, because your prescription plan won't cover second-line drugs until after you and your doctor have considered a first-line medicine to treat your condition, you will pay full price for that second-line drug.

Q. How do I know what first-line medicine my doctor should prescribe?

A. Only your doctor can make that decision. Log in to your account at express-scripts.com to find out if step therapy applies to the medicine your doctor prescribed. Select "Price a Medication" from the menu under "Manage Prescriptions." After you look up a medication, click "View coverage notes." If your medicine does require step therapy, give the list of first-line alternatives to your doctor to choose a medicine that your plan covers that best treats your condition or call Express Scripts at the number on your member ID card.



Q. What if I need a prescription filled immediately?

A. If you've just started taking a prescription medicine regularly, or if you're a new plan member, your pharmacist might tell you that your plan doesn't cover the second-line drug your doctor prescribed.

If this happens and you need your medicine right away, you can ask your pharmacist to fill a small supply of your prescription to take until you can consult with your doctor. You might have to pay full price for this small supply.

To make sure your plan covers the medicine you'll be taking, ask your doctor to write a new prescription for a first-line alternative. **Remember:** Only your doctor can change your prescription to a first-line medicine.

Q. What if I can't use the first-line (less expensive) medicine?

A. With step therapy, prescription plans often cover second-line (more expensive) drugs if:

- You've tried the first-line medicine covered by your step therapy program and learned that medicine doesn't treat your condition effectively, or
- You can't take a first-line medicine (for example, because of an allergy), or
- Your doctor decides that you need a second-line drug for medical reasons.

If one of these situations applies to you, your doctor can ask for an override. Medical professionals often call such an override "prior authorization." After your plan approves the override, you'll pay the appropriate copayment for the second-line drug.

If your plan doesn't approve the override, you will either have to pay full price for the second-line drug or take an alternative.

Q. What are generic drugs?

A. FDA-approved generic medicines have the same chemical makeup as their brand-name counterparts. They also have the same effect in the body. Though FDA-approved generics might have a different name, color and/or shape, they have been through the same sort of rigorous clinical testing as the original medicine.

Unlike manufacturers of brand-name drugs, the companies that make generic medicines don't spend as much money on research and advertising. As a result, generic medicine costs less than the original brand-name drug and the savings get passed on to you.

Q. I sent you a prescription for home delivery and was told I need to use a first-line medicine. What happens now?

A. Step therapy applies to prescriptions you pick up at your local pharmacy as well as those delivered to you from the Express Scripts PharmacySM. We apply the same process explained earlier in this Q&A. Your doctor can write a prescription for a first-line medicine your plan covers or ask for an override.

If you still have questions, we're glad to help. Just call us at the toll-free number on your member ID card or prescription label.