

Marquette General Hospital Employee Pharmacy Benefit Q&A- October 2006

Recently Marquette General Hospital announced that a “closed formulary” would be implemented for our Outpatient Pharmacy effective October 1, 2006. There are several reasons for the change:

- Cost savings- prescription drugs are one of the biggest expenses in health care plans. Prescription drug costs continue to escalate. This formulary offers medically appropriate lower cost medication in many drug categories with additional access to other drugs when medically indicated and approved through the Prior Authorization process.
- Efficiency- only those drugs offered on the formulary need to be stocked thus simplifying ordering and shelf space.
- Continued ability to offer a quality prescription program as a benefit to all of our employees.

Q: What is a closed formulary?

A: It is a specific list of prescription medications and doses that will be available through our O/P pharmacy with a valid prescription.

Q: Is there a list of all the drugs that are covered?

A: We do not currently have a list available for employees. 4D is in the process of developing one for us to use. Your physician is your best source of information as they are familiar with the formulary and have the most knowledge about your particular medication needs and possible alternatives if medically appropriate. Lifestyle (erectile dysfunction) and fertility drugs are **NOT** covered.

Q: How does this change affect me?

A: In order to get your prescription filled, it must be on the formulary or you must have an approved Prior Authorization on file.

Q: What is a Prior Authorization?

A: In some cases, patients may have tried several different medications with poor results prior to finding the one that they are currently taking. In cases where that particular prescription medication is not listed on the formulary, the prescribing physician may fill out a Prior Authorization form and fax it to 4D for review. If approved, the pharmacy can fill that prescription for you.

Q: Who is 4D?

A: They are a Pharmacy Benefit Manager (PBM) and will be administering this program for us. As part of their services they will provide us detailed reporting, the Prior Authorization process and a nation wide network of pharmacies enforcing the same formulary as MGH for those situations when employees with MGH healthcare coverage are unable to get their scripts filled here.

Q: How are people with MGH Health coverage affected?

A: The pharmacy benefit is still offered through our O/P Pharmacy. There will no longer be a drug benefit under the Master Medical through the Traditional PPO (although medical supplies will continue to be covered). The UP Blue Plan will no longer have the drug benefit under the BCBSM card. However, under both plans covered employees and dependents are able to get a one-time 31-day fill per prescription at a participating pharmacy (the same formulary will be utilized at these retail pharmacies). The cost will be a \$10 deductible and 40% co-pay with the 4D card. Remember, because there is only a one-time fill at a retail pharmacy per prescription, if you have refills noted on your prescription make arrangements at the time it is filled to transfer it to the MGH O/P Pharmacy. Most pharmacies in the Upper Peninsula participate with 4D and will have access our formulary information.

Q: How do I know if my prescription medication is on the formulary?

A: On the back of the letter you received on September 7th was a listing of the restricted drug classes (This list is also available on our website at www.mgh.org). This list shows those drug categories where there are certain drugs that are covered- mostly generics, with the brand names in parentheses. The parentheses show the brand name only for reference (they are not covered) to identify what brand the generic is based on. This is not a complete list of the drugs available on the formulary. If you have a question about a prescription medication you take which is not listed, please contact your physician. Your prescribing physician is best prepared to review your information and if appropriate change your medications or complete a Prior Authorization form to be considered for approval.

Q: Will over the counter items still be available?

A: Yes they will continue to be available.

Q: I do not live in Marquette- how do I get my drugs?

A: Our O/P Pharmacy can still fill your prescriptions. We have courier service that connects us with most of our locations. In addition when the courier service cannot be utilized, we will mail the medications to you. Please provide the O/P Pharmacy with a 14-21 day lead-time for maintenance medication refills to provide time for shipping. MGH will pick up the cost of shipping via the most economical method. If an employee requests an alternative form of shipping, they would be responsible for the shipping costs.

Q: Where can I get more information?

A: A copy of all documents distributed to employees will be available on the MGH website www.mgh.org as well as on the Intranet under Benefits/HR. You can also contact the Employee Benefits Office at (906) 225-3446 or EBO@mgh.org. Please keep in mind that your prescribing physician is the best resource regarding your current medications and their availability on the formulary.