

# Prescription Drug Worksheet



Fill this out for each prescription you take regularly. It's just for your reference, to help you understand your coverage and what steps (if any) you need to take to keep getting your medication.



\_\_\_\_\_  
**Medication Name**

\_\_\_\_\_  
**Prescription Number/Identifier**

## WHO PROVIDES YOUR PRESCRIPTION COVERAGE?

- If you choose **Aetna, Anthem, Cigna, or UnitedHealthcare** for medical, your prescription benefits are through **CVS Caremark**.
- If you choose a **regional carrier** for medical, your prescription benefits are through that carrier.

Call Your Insurance Carrier for Answers to These Questions	Answers
1. Is my medication on the formulary? If not, how much will I pay?	
2. How much will a 30-day supply cost? How much will a 90-day supply cost?	
3. Will I have to pay a penalty if I choose a brand-name drug if a generic is available?	
4. Is my drug considered preventive?	
5. Does my drug require step therapy? If so, what drug will I need to try first?	
6. Are there quantity limits?	
7. Is pre/prior-authorization required? If so, what information will my doctor need to provide? Is there a form to complete?	
8. How can I find an in-network retail pharmacy?	
9. How do I set up mail-order prescriptions?	

## WHAT YOU NEED TO KNOW

- If you enroll in a Bronze, Bronze Plus, or Silver medical plan, you pay the full cost of a drug's discounted rate until you meet the combined medical and prescription drug deductible each plan year.
- Step therapy means that to receive a certain medication you'll need to try using the most cost-effective version first (usually the generic). A more expensive version will only be covered if the first drug isn't effective in treating your condition.
- Certain preventive medications are covered 100%.

## HOW YOU CAN SAVE MONEY

- **Stay on formulary.** A formulary is a list of drugs approved by the Food and Drug Administration (FDA) and covered under your plan at a lower cost to you.
- **Go generic.** Generic drugs meet the same standards as brand-name drugs, but they typically cost less. Ask your doctor if there is a generic option for you.
- **Use mail order for ongoing medications you take regularly.** To set up mail order with a new carrier, you'll need a new 90-day prescription from your doctor. It can take a few weeks to set up mail order, so ask your doctor for a 30-day prescription to fill at a retail pharmacy in the meantime.