



*North Carolina*  
**State Health Plan**  
FOR TEACHERS AND STATE EMPLOYEES



## State Health Plan 101

Saving Money with Your Pharmacy Benefits

May 2016

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*A Division of the Department of State Treasurer*

# Pharmacy Benefits

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- All three plan options include prescription coverage:
  - Consumer-Directed Health Plan (CDHP)
  - Enhanced 80/20 Plan
  - Traditional 70/30 Plan
- Express Scripts is the Plan's Pharmacy Benefit Manager, meaning they administer the Pharmacy benefits for our members under these plans.
- This presentation will include information to assist you with understanding your benefit as well as ways to save at the Pharmacy.



Pharmacy Benefit	CDHP	Enhanced 80/20	Traditional 70/30
Tier 1	15% after deductible for in network benefits, 35% after deductible out of network	\$12	\$15
Tier 2		\$40	\$46
Tier 3		\$64	\$72
Tier 4		25% up to \$100	25% up to \$100
Tier 5		25% up to \$132	25% up to \$132
OOP	Integrated with Medical	\$2,500 Rx Only	\$3,294 Rx Only
ACA Preventive Medications	Covered 100%	Covered 100%	No
CDHP Preventive Medications	Waive deductible, 15% coinsurance only	N/A	N/A

# What are Pharmacy Tiers?

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- **Tier 1:**
  - Most cost-effective medications, which includes mostly generic drugs
- **Tier 2:**
  - Preferred brand medications, including some high-cost generic drugs and compound drugs
- **Tier 3:**
  - Non-preferred brand drugs
- **Tier 4:**
  - Preferred specialty medications, including some Biosimilars\*
- **Tier 5:**
  - Non-preferred specialty medications including some Biosimilars\*



\*Specialty medications and Biosimilars are medications that are often used to treat complex diseases, require special administration, dosing and handling, are typically prescribed by a specialist provider and are high in cost. For a complete listing of specialty medications, please visit [www.shpnc.org](http://www.shpnc.org) and click on "Pharmacy."

# Choosing Non-specialty Brands When a Generic is Available

## Enhanced 80/20 and Traditional 70/30 Plans



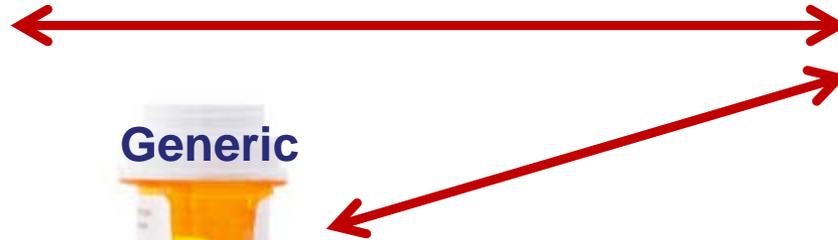
**Brand**

Plan's cost  
for brand  
drug = \$60



**Generic**

Plan's cost  
for generic  
drug = \$20



Difference  
between the  
Plan's cost  
(up to \$100 per  
30-day supply)

Enhanced Plan Tier 1 \$12 copay  
+ \$40 difference in cost

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Member pays \$52

# Pharmacy Benefit Preferred Drug List

- The State Health Plan utilizes a Preferred Drug List (PDL) which:
  - Is a list of cost-effective medications covered by your prescription drug plan
  - Includes medications made by most pharmaceutical manufacturers and for a variety of conditions
  - Recommends drugs for effectiveness/price
  - Is updated quarterly
- To view the list, visit [www.shpnc.org](http://www.shpnc.org) or call Express Scripts at 800-336-5933



## 2016 North Carolina State Health Plan Preferred Drug List Traditional Pharmacy Benefit

Please take this list with you to every provider visit and save money when your provider prescribes lower-cost Tier 1 medications.



Effective January 1, 2016

# Pharmacy Reminders

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- Some prescription drugs may require prior approval, step therapy and/or be subject to quantity limits. It is very important to make sure that prior approval is received before filling your prescription.

## **Prior Approval**

Drugs requiring prior approval have detailed criteria that must be met before prior authorization can be granted.

## **Step Therapy**

Requires the trial and failure of one or more prerequisite drugs before the step therapy medication will be covered. Step therapy promotes the appropriate use of equally effective but lower cost drugs, most often generics, as first line therapy.

## **Quantity Limits**

Some prescription drugs may be subject to quantity limits, based on criteria developed by the State Health Plan. Prior approval is required before excess quantities of certain drugs will be covered.

For more information visit [www.shpnc.org](http://www.shpnc.org) or call Express Scripts at 800-336-5933.

# Tips for Pharmacy Savings

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- Take the Preferred Drug List when you visit your provider
- Ask your provider to consider prescribing drugs on the list
- Choose lower cost Tier 1 medications
- Use over-the-counter (OTC) drug alternatives to prescriptions
- The Enhanced 80/20 Plan and the CDHP offer Affordable Care Act (ACA) Preventive Medications at no cost to the member with a prescription and if you meet certain criteria
- The CDHP offers a CDHP Preventive Medication List which includes medications that do not require a member to meet the deductible first. They require the 15% coinsurance.
- Both lists are available on the Plan's website.



# OTC Heartburn Medications

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- The Plan covers OTC heartburn medications Nexium® 24HR, Prilosec OTC®, generic omeprazole OTC, Prevacid® 24HR, generic lansoprazole OTC, and Zegerid OTC®.
- They do not have the same prior authorization requirements and quantity limits as the prescription heartburn medications. If you are taking a prescription heartburn medication and want to try an OTC option to save money, here are the steps:
  - **Step 1:** Talk to your provider to see if an OTC heartburn medication would be right for you.
  - **Step 2:** Obtain a prescription from your provider specifically indicating OTC for Nexium® 24HR, Prilosec OTC®, Omeprazole OTC, Prevacid® 24HR, Lansoprazole OTC, or Zegerid® OTC (42-count package).
  - **Step 3:** Talk to your provider about appropriate dosing. Higher doses of the OTC product may be needed to be as effective as your prescription product. If you need a higher dosage, your provider must write you a prescription for Nexium® 24HR, Prilosec OTC®, Omeprazole OTC, Prevacid® 24HR, Lansoprazole OTC or Zegerid® OTC 84-count (2 packages of 42).
  - **Step 4:** Take your prescription to your pharmacist so it can be filled using your State Health Plan pharmacy benefit
- Be sure to check with your provider or pharmacist if you have questions about the OTC products, or to see if an OTC heartburn medication may be right for you.

# Generic Cholesterol-lowering Medications

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- When members who have high blood cholesterol do not take their medications as prescribed, they can endanger their health and increase the risk of heart disease. It has been documented that the high cost of prescriptions can be a barrier to taking cholesterol medications regularly, as prescribed.
- In order to address the possible cost barriers to taking these important medications, the State Health Plan has a cholesterol-lowering medication adherence program, with the goal of encouraging members to take their cholesterol medications consistently.
- The copay for all generic cholesterol-lowering medications is \$4 for a 1-month supply, or \$10 for a 3-month supply.
- The lower copays apply at any retail pharmacy of your choice in the State Health Plan network and Express Scripts Pharmacy, the Plan's mail order pharmacy.

# My Rx Choices

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- **My Rx Choices** is a tool that may help you lower your prescription drug costs. With My Rx Choices, you can easily identify potential cost-saving alternatives for any of your prescriptions.
  - Visit the State Health Plan website and click Member Login where you can access **My Rx Choices**.
- You can also visit [www.Express-Scripts.com](http://www.Express-Scripts.com) to take advantage of many tools and resources that can help you get the best value from your prescription drug benefit. If you are a first-time visitor to the site, it's easy to register. Simply click "Create online account" and follow the instructions.
- You'll need your member ID number and the number of a recent prescription. When you access the site in the future, you'll just need to enter your e-mail address and password.

# Mail Order

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- Enjoy the convenience of having your long-term medications delivered to your home or office by using the Express Scripts Pharmacy, the Plan's mail order pharmacy.
- Mail order is available for members requiring long-term prescriptions.
- Benefits of mail order pharmacy include:
  - Registered pharmacists are available 24 hours a day, 7 days a week
  - You can choose to pay by check, money order, credit card or through Express Scripts' automatic payment program
  - Standard shipping is free
  - Low Cost Generic List
  - Extended Payment Plan
  - Worry Free Refills



# Specialty Medications

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- Specialty medications are FDA approved drugs including Biosimilars that are typically injectable medications administered either by you or a health care professional, and they often require special handling.
- Plan members must use **Accredo** for all non-acute, self-administered specialty medications filled under the pharmacy benefit and marked on the specialty drug list with the green font. If a member uses a pharmacy other than **Accredo** to purchase any of the specialty medications listed and marked with a green font, they will be responsible for paying the total amount of the prescription at the time of purchase.
- **Services provided by Accredo include:**
  - An on-call pharmacist to answer questions 24 hours a day, 7 days a week
  - Personalized counseling from a team of registered nurses and pharmacists
  - Coordination of home care and other health care services, when appropriate
  - Expedited, scheduled delivery of your medications at no additional cost
  - Refill reminder call
- It's easy to get started using **Accredo**.
  - **OPTION 1** – Call **Accredo** Specialty Pharmacy at 877-988-0059 between 8 a.m. and 8 p.m., Eastern Time, Monday through Friday.
  - **OPTION 2** – Have your provider call: Give your provider your member ID number (shown on your State Health Plan ID card), and ask him or her to call 800-987-4904. Your provider may also order your specialty medication by accessing the **Accredo** website, completing the condition specific form with the requested information, and then faxing the completed form to **Accredo**.

# Did You Know?

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- 50% of hospital admissions are due to medication misuse (or failure to comply with treatment regimen)
- Significant ER activity is related to adverse reactions to medications including drug interaction from patients who either waive counseling at the pharmacy or disregard warnings on Rx and OTC labels
- OTC drugs can interact with prescription drugs – always seek the advice of a pharmacist or physician to advise before taking more than one medication
- Certain foods can interfere with your prescription to reduce the effectiveness of the medication
- Never take someone else's prescription medication



# Questions?



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[www.shpnc.org](http://www.shpnc.org)

[www.nctreasurer.com](http://www.nctreasurer.com)