

Cigna Pharmacy Management

STEP THERAPY



What is step therapy?

For many ongoing medical conditions, there are a number of medication choices that are proven to be safe and effective. When a condition can be treated successfully by therapeutically equivalent medications, it makes sense to choose the medications that offer appropriate care at the lowest out-of-pocket cost. Generally speaking, when people spend less money on their medication, they tend to stay on their medication longer, thus increasing the likelihood they will improve their health.

Step therapy, a prior authorization program, encourages the use of cost-effective, therapeutically appropriate medications before other, more costly prescription medication options are considered. Often, the most cost-effective therapeutic option is a generic medication. Generic medications have been certified by the Food and Drug Administration (FDA) to be just as safe and effective as their brand name counterparts. They can offer a considerable economic benefit to you. On average, individuals enrolled in Cigna plans pay about \$20 less out-of-pocket for generic medications, as compared to brand name medications.

Cigna Pharmacy Management offers step therapy for several common ongoing medical conditions:

- High blood pressure
- Cholesterol lowering
- Heartburn/ulcer
- Bladder problems
- Osteoporosis
- Sleep disorders
- Allergy
- Depression
- Skin conditions
- Mental health
- Non-narcotic pain relievers
- ADD/ADHD
- Asthma
- Narcotic pain relievers

Your employer will determine which of these conditions are included in step therapy for your plan.

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How does step therapy work?

Step therapy requires that certain prerequisite medications, typically generics or low-cost brands, are used before other more costly medications are covered. When you fill a prescription for a step therapy medication, you and your physician will receive a letter explaining what needs to be done before you go to fill the medication again. This might include trying a lower cost alternative or seeking authorization from Cigna for continued coverage of the original medication. (At any time, your physician can request authorization to continue coverage for a step therapy medication for medical reasons.)

Determining if your medication is included in the program.

Step therapy medications are identified on the *Cigna Prescription Drug List on Cigna websites*. To determine if your medication is included in the step therapy program, go to myCigna.com and/or Cigna.com. Click on the *Cigna Prescription Drug List* and enter the name of your medication(s). An "ST" designation will appear next to your drug if it is included in the step therapy program. You can also use the online prescription drug price quote tool to compare the potential cost-saving opportunities of generics and therapeutic alternatives.



Contact:

For more information, contact your employer's benefit department, or the customer service number on the back of your ID card. We also encourage you to discuss step therapy with your physician.



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