

Prescription Drug Coverage

Quick Facts and Information for Granite Staters



Quick facts on prescription drug coverage:

Your health insurance plan typically covers your prescription drugs.

While benefits vary from one health insurance plan to another, most health insurance plans include a prescription drug benefit. That means your plan typically covers most of the cost of medications prescribed to you by your doctor.

Not all medications are covered, so it's important to find out what your plan covers.

Health insurance companies are required to provide you with information about the drugs that are covered by your plan, including the amount of money that you'll be responsible to pay out-of-pocket.

Some medications will have higher out-of-pocket costs, while others will cost you less.

Not all prescription drugs are treated the same by health insurance companies. Generally, lower cost, common medications and generic brands will have the lowest out-of-pocket costs for you. Brand name drugs will usually have higher out-of-pocket costs for you. Specialty drugs may require prior approval from your insurance company to be eligible for any cost sharing.

Birth control options must be available at no cost to you through your insurance plan.

The law requires all insurance companies to provide no-cost coverage to at least one type of contraceptive in each classification of birth control, including at least one implanted contraceptive device, like intrauterine devices (IUDs). It's important to note that your preferred contraception drug may not be available at no cost. Please contact your insurance company for information about what options are covered.



GLOSSARY OF PRESCRIPTION DRUG TERMS:

Prescription Drugs: Drugs that require a prescription from a medical professional.

Generic Drugs: Drugs that are similar to brand name products in dosage, strength and quality, but are not advertised like brand name drugs. They're usually less expensive than their brand name counterparts.

Brand Name Drugs: Drugs that are marketed with a specific brand name by the company that makes them. They're usually more expensive than their generic drug counterparts, but a generic alternative may not always be available.

Over-the-Counter Drugs: Drugs that don't require a prescription and that you may purchase directly from a retailer, like your drug store or pharmacy. Over-the-counter drugs are not covered by your health insurance plan.

Specialty Drugs: Drugs that usually require special handling, administration, or monitoring. Some may only be accessed through a hospital, clinic or through the mail. You may need to contact your insurance company to find out whether or not your plan will cover these medications.

Formulary: A list of prescription drugs covered by your health insurance plan, also known as a "drug list."

Drug Tiers: Your health insurance plan groups prescription drugs into tiers, based primarily on the cost of the medicine. Determining which tier your medication falls into is important, because it may impact your out-of-pocket costs for your prescribed medication.

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What if my health insurance company says the prescription medication that I need isn't covered by my plan?



Your health insurance company is required to have an appeal process that allows you to request access to prescription medication that's not covered by your plan.

For urgent matters, your appeal can be expedited, and your appeal can be reviewed within 24 hours or less.

To initiate an appeal, contact your physician or insurance company.

If your appeal is successful, your medication will be treated the same as other medications covered by your health insurance plan.





I have more questions. *Who can help me?*


CONTACT YOUR HEALTH INSURANCE COMPANY.

You'll find their phone number on the back of your insurance card or visit their website.

CONTACT THE NH INSURANCE DEPARTMENT CONSUMER SERVICES DEPARTMENT.

 (603) 271-2261

 (800) 852-3416

 (800) 735-2964 (TTY/Relay Services)

 consumerservices@ins.nh.gov

 www.NH.gov/insurance

This document is for informational purposes only. While the New Hampshire Insurance Department has made every effort to provide accurate information, some information has been generalized. Please contact your health insurance company to obtain specific information about your policy.