



Maryland
INSURANCE ADMINISTRATION

HOW TO USE YOUR HEALTH PLAN

GETTING MEDICINE AND PRESCRIPTIONS COVERED

YOUR PRESCRIPTION MEDICINES

Health plans help pay the cost of covered prescription medicines. Insurers use a “formulary” that determines how much of the cost you’ll pay. You can find a link to your plan’s formulary in the Summary of Benefits Coverage in the “Common Medical Events” section in the row labeled “if you need drugs to treat your illness or condition.” A formulary usually has different tiers. Prescription medicines listed in one tier may cost you more than those in another tier.

Always show your pharmacy your health insurance card. Prescriptions that you pay for will count toward your annual out-of-pocket maximum.

To find out which prescriptions your plan covers:

- Visit your insurer’s website to find your online health plan formulary.
- Check your insurance policy or certificate to learn more about your formulary.
- If you need help, call your insurer directly to find out what’s covered.



HOW TO USE YOUR HEALTH PLAN

GETTING MEDICINE AND PRESCRIPTIONS COVERED

EXAMPLE: CATEGORIES OF PRESCRIPTION DRUGS IN A TIERED FORMULARY:

\$ Tier 1 – Generic drugs. These are lower-cost drugs.

\$\$ Tier 2 – Preferred, brand-name drugs. These drugs cost more because they're unique, and just one drug company makes them.

\$\$\$ Tier 3 – Non-preferred, brand-name drugs. These are also brand-name drugs. But they may cost you more than other brand name drugs that treat the same condition.

\$\$\$\$ Tier 4 – Some plans use this tier for specialty drugs. Other plans have a separate “specialty” tier. These are high-cost drugs that treat rare or complex diseases.

It's a good idea to talk with your providers about the best affordable medications for you, based on your plan.

If the pharmacy says that your plan doesn't cover a prescription drug you've been taking, some insurers may let you refill the prescription once. That will give you time to talk with your provider about other options.

You also can ask your provider to ask your health plan for an exception. With an exception, you can get a prescription medicine that your plan doesn't normally cover. Your health insurer might agree because:

- All other drugs the plan covers haven't worked or won't work as well as the drug the provider prescribed, or
- All other drugs the plan covers have caused or could cause harmful side effects.



This consumer guide should be used for educational purposes only. It is not intended to provide legal advice or opinions regarding coverage under a specific policy or contract; nor should it be construed as an endorsement of any product, service, person, or organization mentioned in this guide. Please note that policy terms vary based on the particular insurer and you should contact your insurer or insurance producer (agent or broker) for more information. This publication has been produced by the Maryland Insurance Administration (MIA) to provide consumers with general information about insurance-related issues and/or state programs and services. This publication may contain copyrighted material which was used with permission of the copyright owner. Publication herein does not authorize any use or appropriation of such copyrighted material without consent of the owner. All publications issued by the MIA are available free of charge on the MIA's website or by request. The publication may be reproduced in its entirety without further permission of the MIA provided the text and format are not altered or amended in any way, and no fee is assessed for the publication or duplication thereof. The MIA's name and contact information must remain clearly visible, and no other name, including that of the insurer or insurance producer reproducing the publication, may appear anywhere in the reproduction. Partial reproductions are not permitted without the prior written consent of the MIA. People with disabilities may request this document in an alternative format. Requests should be submitted in writing to the Chief, Communications and Public Engagement at the following address: Maryland Insurance Administration, 200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202.