

Preventive Care Benefits

Prescription Drugs



The use of prescribed medications, both prescription and over the counter, can be a useful way for members to maintain good health. As part of healthcare reform, the U.S. government identified the following types of medications as important for preventing future illness.

To receive 100 percent coverage (i.e., no out-of-pocket cost) for these medications, members must get a prescription from their healthcare provider and present it at the pharmacy, even if the medication is available over the counter without a prescription. If a member uses a non-network retail pharmacy to fill a prescription for one of these medications, he or she may have to pay more.

Health insurance carriers (or health plans) are required by the Patient Protection and Affordable Care Act to fully cover the following preventive care medications:

Drug Type	Medication Examples	Coverage Rules ¹
Aspirin	aspirin, Bayer, children's aspirin	Applies to members up to 60 (must meet certain criteria according to the U.S. Preventive Services Task Force, such as increased risk of cardiovascular disease, or be pregnant and at high risk for preeclampsia)
Colonoscopy preparations	bisacodyl, PEG/electrolytes solution	Applies to members up to ages 40 to 75 who are scheduled to receive a colonoscopy
Contraceptives ²	hormonal contraceptives, diaphragms, other	Applies to members capable of pregnancy
Fluoride	Epiflur, Luride, ReNaf, sodium fluoride	Applies to members up to age 6
Folic acid	folic acid (0.4mg–0.8mg)	Applies to members planning or capable of pregnancy
Medications to prevent cardiovascular disease	low- to moderate-dose statins (e.g., atorvastatin, rosuvastatin, simvastatin)	Applies to members ages 40 to 75 at high risk for cardiovascular disease; ask your prescriber to contact Express Scripts at (800) 417-1961 for a cost-share/copay waiver if you believe you qualify
Medication to reduce the risk of primary breast cancer in women	tamoxifen, raloxifene	Applies to female members at high risk for developing primary breast cancer (i.e., members have not previously been diagnosed); ask your prescriber to contact Express Scripts at (800) 417-1961 for a cost-share/copay waiver if you believe you qualify
Smoking cessation aids	Chantix, Nicoderm CQ, nicotine gum, Zyban	180-day supply per rolling 365-day period
Vitamin D	vitamin D2, vitamin D3	Applies to members age 65 and older

Contraceptive Coverage

For our standard plan offerings with prescription drug benefits,³ Medical Mutual will cover the following contraceptive drug types at no cost to members:

- Generic drugs
- Brand products that do not have a generic equivalent. (You may be required to try a generic product before a brand product is covered at no cost. Brand products that have a generic equivalent may be covered if your doctor or health provider completes a coverage review indicating the brand product is medically necessary. Quantity limits may also apply. For more information, please call Customer Care at (877) 480-3110.)
- Certain over-the-counter contraceptive products if the member has a valid prescription^{4, 5}
- Plans using a closed formulary only cover certain generic and brand contraceptives. Please consult your formulary materials for coverage details. If your provider feels only a non-formulary contraceptive is required, he or she must submit a formulary exception request.

The range of prescription contraceptives includes intrauterine devices (IUDs, either copper or with progestin), injections, oral birth control pills (including estrogen and progestin combinations, progestin only and extended/continuous use), birth control patches, vaginal rings, diaphragms, sponges, cervical caps, female condoms, spermicide and emergency contraception (Plan B, Plan B One Step, Next Choice, Ella). Please note: Not all of these prescription contraceptives are available at a retail network pharmacy or mail-order pharmacy, and must be obtained through a provider. Other prescription drug benefit rules may still apply.

Grandfathered Plans

Grandfathered plans may be exempt from the coverage rules detailed on this flier. Please check your certificate or benefit book for more information.

If you have questions about these recommendations, contact your Medical Mutual representative or broker.

Footnotes

1. Prescription benefit plan coverages and exclusions may apply outside of the coverage rules described.
2. Applies to non-grandfathered plans only, beginning with plan years on or after August 1, 2012. Please see additional information above.
3. If a group offers prescription drug benefits through a pharmacy benefit manager other than our relationship with Express Scripts, that pharmacy benefit manager may adopt different guidelines.
4. Over-the-counter contraceptives include female condoms (not male condoms), sponges, spermicides and the Plan B ("morning after") pill. A member must get a prescription for these over-the-counter contraceptives to receive 100 percent coverage.
5. Due to continuous drug changes in quantity, strength and coding, a specific list of covered drugs is not available. For questions about a specific drug or product, please call Customer Care or Rx Member Services at the numbers on your Medical Mutual ID card.