



Restrictions on Coverage

Our plan uses different types of restrictions to help our members use drugs in the most effective ways. Some drugs on our List of Covered Drugs (also referred to as our “Formulary” or “Drug List”) may have additional requirements or limits on coverage as follows:

Prior Authorization: For certain drugs, you or your doctor need to get approval from us before we will agree to cover the drug for you. This is called “**prior authorization.**” Sometimes plan approval is required so we can be sure that your drug is covered by Medicare rules. Sometimes the requirement for getting approval in advance helps guide appropriate use of certain drugs. If you do not get this approval, drug coverage may be denied.

Quantity Limits: For certain drugs, we may limit the amount of the drug that you can have filled. We may limit how many refills you can get, or how much of a drug you can get each time you fill your prescription. This is called “**quantity limits.**” For example, if it is normally considered safe to take only one pill per day for a certain drug, we may limit coverage for your prescription to no more than one pill per day.

Step Therapy: In some cases, we may require you to first try certain drug(s) to treat your medical condition before we will cover another drug for that condition. This requirement encourages you to first try safer, more effective or less expensive drugs before we cover another drug. For example, if Drug A and Drug B treat the same medical condition, we may require you to try Drug A first. If Drug A does not work for you, then we will cover Drug B. This requirement to try a different drug first is called “**Step Therapy.**”

To find out if any of these additional requirements or limits apply to a drug you take or want to take, check the formulary. If you and your physician believe that you would be adversely affected by the coverage restriction, you should start by talking to your doctor to see if there is a different drug that might work for you. Or, if you have medical reasons that justify using the restricted drug, you or your prescriber can request an exception to the rule and ask us to waive the restrictions or limits, which if approved, allows you continued coverage of the drug.

For the most up-to-date information on our formulary or how to request an exception, call Customer Service at 1-800-378-5234. TTY users call 1-800-947-3529. We are happy to take your calls from 8:00am-8:00pm, Monday through Friday. Or, visit our website at NPPdrugplans.com.