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# Consumer Corner

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## Tips On Avoiding Surprises At The Pharmacy

(NAPSA)—There are lots of changes in health plans this year, especially for pharmacy coverage. Here are some basics you should know:



**It can pay to review your health plan's coverage before getting a prescription filled.**

If your health plan has a formulary, find out if your medications are included, and at what level, or tier. A formulary is a list of medications that is continuously updated by your plan's professional medical staff. Drugs are selected for effectiveness, safety and medical necessity. If several drugs in a class are judged equal, the one with the lowest cost is generally "preferred," while others may be classified "non-preferred" or "non-medically necessary." About 80 percent of health plans have a tier structure.

Most health plans include a cost-sharing feature, or copayment, associated with each tier, either by dollar amount or percentage. You will pay more for non-preferred drugs, and less for preferred medications. Generic drugs almost always appear on the preferred list.

According to Judith Cahill, executive director of the Academy of Managed Care Pharmacy, patients should understand their plan's coverage before they get their first prescription filled. She advises, "Review your benefit booklet, visit the website or call the health plan if you have any questions before you go to the pharmacy. You'll save time, avoid surprises and perhaps save some money as well."

The Academy of Managed Care Pharmacy is a professional association of managed care pharmacists who serve patients and the public by the promotion of wellness and rational drug therapy. For more information, visit the website at [www.amcp.org](http://www.amcp.org).