

# Prescription Benefits

## What is a formulary?

A formulary is a list of medicines. The MedStar Family Choice formulary is the list of drugs that has been approved by our pharmacy committee. The list has a very wide selection in order to ensure that we can meet the many healthcare needs of our members. The formulary is reviewed and approved by the Maryland Department of Health to make sure that it covers all classes of drugs.

Visit **MedStarFamilyChoice.com** for a copy of our formulary. You may also find out about specific drugs on our formulary by calling our Member Services department at **800-905-1722**.

## Does MedStar Family Choice pay for over-the-counter medications?

MedStar Family Choice does pay for some over-the-counter medications. In order to receive these medications, your practitioner (doctor, nurse practitioner, physician assistant) must write a prescription or call the prescription in to your pharmacy. Your practitioner is able to include a limited number of refills on the prescription so that you do not have to call your doctor each time you run out of these medications. These medications are available as generics (not name brand).

The list on the right contains the types of over-the-counter medications covered by MedStar Family Choice. The brand names are used only as examples for each type of medication.

## Are nicotine patches covered?

Yes, nicotine patches are covered by the State of Maryland. Your practitioner will know which one(s) to prescribe from the State formulary.

## Are nutritional supplements, such as Ensure® or Glucerna®, covered?

These items are covered only if you meet certain medical criteria. You should ask your doctor if you or your child qualifies for this benefit.

TYPE OF CONDITION	BRAND NAME EXAMPLES <small>(generic version will be filled)</small>
Allergies	Benadryl®, Claritin®
Athlete's foot	Lotrimin®, Tinactin®
Birth control**	Condoms, Gynol II®
Constipation	Dulcolax®, glycerin suppository, Ex-Lax®, Senokot®
Cough/Cold/Allergy <small>(OTC not covered for those &lt; 4 yrs.)</small>	Tavist-1®, Robitussin®, PediaCare®
Cuts/scrapes	Neosporin®
Heartburn	Maalox®
Lice	NIX® Crème Rinse
Lipid reduction	Niacin
Miscellaneous	Calamine®, Vicks® Vaporub®, Desitin®, Abreva®
Pain/fever	Tylenol®, Bayer®, Motrin®
Swelling and pain	Cortizone®
Upset stomach	Prilosec OTC®
Vitamins/Supplements	Tums®, Pedialyte®, multivitamins, fish oil
Yeast Infection	Gyne-Lotrimin®, Monistat®

\*\*Condoms do not need a prescription.



## Are vitamins covered?

Yes, prenatal, children's, and adult vitamins are covered with a prescription.

## Do I need to pay a copay for my medications?

There are no copays for medicines paid for by MedStar Family Choice. However, if you are taking a medicine for a mental illness or for HIV/AIDS, there may be a copay charged by the State of Maryland. These medicines are not paid for by MedStar Family Choice and we cannot pay the copays for these drugs.

## What if I have pharmacy coverage through other insurance?

MedStar Family Choice is always your secondary insurance. You should tell your practitioner that you have two types of insurance so that he/she can make sure the medicine prescribed is approved by both of your insurance companies. If you have other insurance, you should give both cards to the pharmacist. Your other insurance will pay for the drug and MedStar Family Choice will pay for any copay you may have.

If you pay your copay out of pocket, retain your receipt and call **800-905-1722**.



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### **What if my medication is not on the approved list of drugs (formulary)?**

If you are currently taking a medication that is not covered by MedStar Family Choice, you should speak with your doctor about changing to a similar medication that is on the formulary. If your medication is not on the formulary and your practitioner believes it is medically necessary, he or she will need to call our Care Management department for approval. Our website, **MedStarFamilyChoice.com**, also contains information on what to do if your current medication is not on our formulary.

### **Which pharmacies can I go to?**

Most large pharmacy chains and grocery stores are included in our network. Some examples of these include CVS®, MedStar Pharmacy®, Food Lion®, Giant, K-Mart®, NeighborCare®, Rite-Aid®, Safeway®, Target®, Walgreens®, Walmart®, and Weis®.

There are numerous other chains and independent pharmacies that are in our network as well. If you have a question about a specific pharmacy, please call Member Services at **888-404-3549**. MedStar also offers mail order pharmacy services. For more information or to start receiving your prescriptions by mail, call **800-966-5772**.

### **What if the pharmacy is unable to fill my medication?**

There could be a couple of reasons why the pharmacy is having difficulty filling your medicine. We encourage

you to ask the pharmacist to call Member Services at **888-404-3549**. The pharmacist will be able to tell us what type of error is occurring. If for some reason your pharmacy is unable to call us, we encourage you to call Member Services. It would be helpful to get the actual reason that the prescription cannot be filled. The pharmacy will have an error message that describes the reason and can provide that to you.

### **What if I am out of town and need my medication refilled or need a new prescription?**

Many national chains are participating in our network. You may call our Member Services department to obtain a listing of pharmacies close to you.

### **The pharmacist told me that my medicine requires authorization from MedStar Family Choice. What does that mean?**

Some medications require approval from MedStar Family Choice before they can be filled. Your doctor has a list of the medicines that require approval. If the pharmacy is unable to fill the medication because there is no approval from MedStar Family Choice, you should call your practitioner and have him or her contact our Member Services department at **888-404-3549**.

If you already know that the medicine you are taking requires approval from MedStar Family Choice and you need a refill, you should contact your doctor during normal business hours and let him or her know that you will



need a refill and it requires approval from MedStar Family Choice.

We recommend that you make the call to your practitioner and make sure that the approval has been given before you make a trip to the pharmacy. This will ensure that your medication is ready when you are there to pick it up.

### **When should I call MedStar Family Choice Member Services with a pharmacy question?**

MedStar Family Choice Member Services is available to answer pharmacy questions Monday through Friday, 8:30 a.m. to 5 p.m., at **888-404-3549**. After hours emergency pharmacy assistance is available through the main phone line (**800-905-1722**) as well. We provided the information above so that you can make the most of your pharmacy benefits through MedStar Family Choice. If you call Member Services with a pharmacy problem, please make sure that you have the name and phone number of the pharmacy, the name and phone number of the practitioner prescribing your medicine, and the name of the medicine. This information is very important in ensuring that we provide you with the best possible service.



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