

State Health Prescription Guide 2017

Prescriptions are covered by all of the State Health plans (HRAs, HMOs, and HDHP) Each plan type handles prescriptions differently. Prescriptions do not count toward the deductible in the HMO or HRA, but they do in the HDHP. Prescriptions count toward the out of pocket limit in ALL plans. You will pay a portion of every prescription cost in the HMO or HRA until you meet your out of pocket limit. You will pay the full network cost of every prescription in the HDHP until you meet your deductible, then co-insurance until you meet your out of pocket limit.



How do Each of the Plans Work with Prescriptions?

Prescriptions in the Blue Cross, United and Kaiser HMO Plans

You pay a fixed “co-pay” for each prescription depending on the tier.

| HMO Co-pays | 30-day | 90-day Mail Order |
|-------------|--------------------|----------------------|
| Tier 1 | \$20 | \$50 |
| Tier 2 | \$50 | \$125 |
| Tier 3 | \$90 (\$80 Kaiser) | \$225 (\$200 Kaiser) |

NOTE: Kaiser members MUST use a Kaiser pharmacy for these co-pay amounts.

Prescriptions in the HRA Plans

You pay “co-insurance” or a percentage of the drug’s cost for each prescription depending on the tier. The co-insurance falls in a range and is capped by a maximum charge. HRA credits will help you pay for prescriptions.

| HRA Co-ins | 30-day | 90-day Mail Order |
|------------|------------------|---|
| Tier 1 | 15% (\$20-\$50) | 2 1/2 x cost of 30 day supply (\$50-\$125) |
| Tier 2 | 25% (\$50-\$80) | 2 1/2 x cost of 30 day supply (\$125-\$200) |
| Tier 3 | 25% (\$80-\$125) | 2 1/2 x cost of 30 day supply (\$200-\$313) |

NOTE: Amounts in parentheses are the minimum and maximum coinsurance for each tier. If the actual cost of your drug is less than the minimum (such as drugs on the \$4 list), you will pay just the actual cost.

Prescriptions in the HDHP

You pay the entire “network” cost of the prescription regardless of the tier until the deductible is met. Then you pay 30% of the cost.

| HDHP Costs | 30-day | 90-day Mail Order |
|----------------------------|-----------------------------|-----------------------------|
| All Tiers after deductible | 30% after deductible is met | 30% after deductible is met |

If you’ve chosen a Blue Cross or a United plan for 2016, remember that all the Wellness Incentive Credits you earn can be used to help pay for prescriptions! More help with prescription costs is available if you are suffering from Heart Disease, Asthma or Diabetes. You or your covered dependents can join a disease management program and possibly get some of your co-pays waived. Read the flyer on our website for more information!

To learn more about tiers and prescription coverage:

Express Scripts

877-841-5227

www.express-scripts.com/GeorgiaSHBP

Kaiser

855-512-5997

my.kp.org/shbp



Tips on Prescriptions

- Know what tier your drugs are in. Try to find medications in the lower tiers to save.
- Use mail order whenever possible.
- If you have asthma, diabetes or coronary artery disease, join the Disease Management/ Prescription waiver program and get many medications for free. (see spate flyer)
- Check the \$4 list at Walmart, Kroger, CVS etc. to see if your drug or one you can switch to is available for \$4.
- Ask your doctor if you can get a higher dose of your meds and “split pills.” A 20mg pill may cost the same as a 40mg pill—if your dose is 20mg, and you order 40mg pills to split, you’ll be getting a 60 day supply for the cost of 30 days.
- Register at the website on the bottom of this page to receive prescription reminders, search for lower-cost options using “My Rx Choices,” check your coverage, claims, balances and more.
- Download the Express Scripts mobile app to get information on the go.

