When insurance blocks your prescription

Your insurance plan may need more information before it will cover your medicine. Ask the pharmacist:

> *"Why isn't my medicine covered, and who needs to take the next step?"*

WHAT YOU MAY HEAR	WHAT TO ASK NEXT
Prior authorization PA: approval is needed first.	Ask the office that wrote your prescription if it got the request. Find out what the plan needs and whether the office has sent it.
Step therapy Try another medicine first.	Ask which medicine you must try first. If it did not help, caused side effects, or could be unsafe, ask about an exception.
Quantity limit QL: a limit on how much the plan covers.	Ask how much the plan will cover and how often. If you need more, ask the person who prescribed it to explain why and request an exception.
Non-formulary Not on the covered-drug list.	Ask if the plan allows an exception. You can also ask your doctor or pharmacist whether a medicine on the covered list could work for you.

Ask your plan which forms you need and where to send them.

How do I ask for an exception?

An exception asks the plan to cover your medicine or set aside a coverage rule. The person who prescribed it usually needs to explain why the usual options would not work for you. Ask who will send that information and when.

Covered, but too expensive? If you have Medicare drug coverage (Part D), ask about a *tiering exception*. For some medicines, this can lower what you pay.

What if my request is denied?

Ask for the denial letter. It should explain why the plan said no and how to *appeal*. An appeal asks the plan to review its decision. Check the deadline. Ask the person who prescribed it to explain why it should be covered.

Follow your plan's instructions. Keep copies of what you send. For each call, note the date, who you spoke with, and what was said.

Running low? Tell your pharmacist and the office that wrote your prescription when you will run out. If waiting could seriously harm your health, ask the plan about a faster review.