



STEP THERAPY

Finding the most effective medication for your health and your money.

Step therapy simply means making sure you get safe and proven-effective medication for your condition – at the lowest possible cost to you and your plan sponsor.

In other words, it's how you can avoid paying more for the medication you need.

Here's how step therapy works

A panel of independent licensed physicians, pharmacists and other medical experts work with Express Scripts to recommend medications for the step therapy program. Together, they review the most current research on thousands of prescription drugs tested and approved by the Food and Drug Administration (FDA). Then they determine the most appropriate drugs to include in the program. Medications are then grouped in categories, or "steps."

First-line medications – These are the first step and are typically generic and lower-cost brand-name drugs. They are proven to be safe and effective, as well as affordable. In most cases, they provide the same health benefit as more expensive drugs, but at a lower cost.

Second-line medications – These are the second and third steps and are typically brand-name drugs. They are best suited for the few patients who don't respond to first-line medications. They're also the most expensive options.

On average, the cost of a generic drug is

80-85%

lower than the brand-name product.¹

Here's how to start step therapy

Step 1

The next time your doctor writes you a prescription, or if your current medication qualifies, ask if a first-line generic drug is right for you. Often, generic drugs have the same chemical makeup as their brand-name counterparts, and the same effect in the body, so the only real difference is cost.

Step 2

Plans often cover second-line (more expensive) medications if:

- You've tried the first-line drug covered by your step therapy program, and you and your doctor feel that the medication doesn't treat your condition effectively, OR
- You can't take a first-line drug (for example, because of an allergy), OR
- Your doctor decides that you need a second-line drug for medical reasons

How do you find out if a first-line medication is right for you?

Only your doctor can make that decision. Log in to your account at express-scripts.com or call Express Scripts at the number on your member ID card to find out if step therapy applies to the medication your doctor prescribed. If it does, you can see a list of first-line alternatives. You can give that list to your doctor to choose the medication your plan covers that best treats your condition.

What happens if your doctor gives you a prescription that's not on the first-line list for your plan?

The first time you try to fill the prescription, whether it's in person or submitted to Express Scripts PharmacySM to be delivered, your pharmacist should explain that step therapy requires you to try a first-line drug before a second-line medication is covered. Since only your doctor can change your current prescription, either you or your pharmacist needs to speak with your doctor to request a first-line medication that's covered by your plan. If you need your prescription right away, you may ask your pharmacist to fill a small supply until you can consult your doctor. NOTE: You might have to pay full price for this small supply.

If you have questions about step therapy, or about anything else in your prescription plan, we're here to help. Just call the number on your member ID card, log in at express-scripts.com or download the Express Scripts[®] mobile app.



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¹U.S. Food and Drug Administration, 2018

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