

What is Step Therapy?

Step Therapy is a program focused on encouraging the use of cost-effective prescription drugs as first line treatment when therapeutically appropriate. This is one of the ways Medica can help clients and members manage the rising cost of healthcare.

How does it work?

With Step Therapy, certain drugs are grouped in a logical series of steps that a doctor can follow when treating a patient. Generic drugs are typically identified as preferred, or Step 1, treatments. Formulary brand name drugs are considered Step 2 and would be covered for members who have already tried and failed a Step 1 treatment alternative. This series of steps follows current medical guidelines and best practice standards.

How are Step Therapy Programs identified?

Medications appropriate for Step Therapy are identified based on a thorough review of drug categories where a doctor has many safe, effective treatment options. All Step Therapy programs have been reviewed and approved by Medica's Pharmacy and Therapeutics Committee, a panel of independent practicing physicians and pharmacists.

What happens at the pharmacy?

If a member receives a prescription from their doctor for a Step 2 drug and they do not have a previous claim for a Step 1 drug, the prescription will not automatically process at the pharmacy. The pharmacist will receive a message indicating that Step Therapy is required for this drug. To receive coverage for this drug or a therapeutic alternative, the pharmacist or member must notify the physician. The physician can choose to prescribe a Step 1 alternative or submit a formulary exception request to Medica.

What if a member is already taking a Step 2 drug?

Members who have recent claims (within the past four months) for Step 2 drugs will be able to continue to receive these medications without interruption. If the most recent claim was more than four months ago, the claim will not process, and the prescriber must be notified (as in the previous paragraph).

Can members with an open benefit get Step 2 medications at a higher copay?

No. Step therapy applies for all members and unless the member has tried and failed Step 1 or submitted for an exception, a step 2 product will not be covered.

How can a physician submit a formulary exception request?

The prescriber can obtain the required form on-line from www.medica.com in the "Pharmacy" section under "Medication Request Forms" or by calling 1-800-788-2949. To facilitate a thorough review, we ask that all information requested in the form be provided, including documentation on which medications have been tried and failed, including the dosages used, and the identified reason for failure (e.g., side effects, lack of efficacy).