

Step Therapy

Saving you money through lower-cost generic medications.



Generic medications

Generic medications act exactly the same way in the body as brand-name medications, but they are much less expensive. Using generics helps you save money and still receive the medications you need.

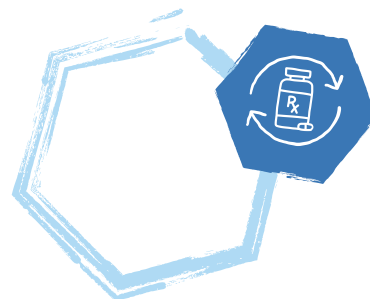
Generic medications are available through a list of medications approved by your health plan, called a “formulary.” Drugs in a formulary are categorized on different levels — or tiers. The lower the tier, the lower the cost of the medication to you; the higher the tier, the higher the cost of the drug.

With generic medications, you have the ability to save money and still receive quality medications.

Generics and step therapy

Using generic medications is one way to save money, but you may either have prescriptions for brand name drugs for the treatment of chronic medical conditions, or are prescribed a brand name drug for a sudden onset of illness. With step therapy, you work with your doctor to start a medication, beginning with the most cost-effective and safest drug available and progressing to other, more costly therapies if necessary.

With step therapy, medications are very similar and can be changed easily. If a medication doesn’t seem to be working, you can “step up” to a similar medication in the next level in the approved drug list, but you may pay more.



Health Advantage

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Generics and step therapy

Your formulary may require you to try a generic medication in the following drug classes before a brand-name medication is covered:

- Acne medications
- Angiotensin receptor blockers
- Anti-angina
- Anti-diabetic medications
- Antipsychotic medications
- Atopic dermatitis
- Benign Prostatic Hypertrophy (BPH)
- Bisphosphonates for osteoporosis
- Direct Renin Inhibitor
- Eye drops for glaucoma
- Fibromyalgia/Diabetic peripheral neuropathy
- Lice/Scabies treatment medications
- Overactive bladder medications
- Nasal steroids with over-the-counter medications available
- Proton Pump Inhibitors for acid reflux
- Selective serotonin reuptake inhibitor/Serotonin norepinephrine reuptake inhibitor agents for depression
- Sleep medications
- Topical antifungal
- Triptans and CGRP antagonist for migraines

If you are asked to try step therapy the next time you are prescribed a medication, you can be sure it is one way of helping you find the most cost-effective, quality treatment for your condition. The use of step therapy is based on the latest medical findings, the U.S. Food and Drug Administration's medication labeling and medication costs.

Considering that the average cost of a brand-name medication is \$500, compared to \$25 for a generic medication, step therapy is a good "step" toward taking care of your health — and your pocketbook.

