



spotlight on health

Choosing the Best Prescription Drug Coverage ㊦

(NAPSA)—This fall many people will sign up for another year with their health plan. Others may have the chance to pick a new plan. Health benefits can vary from year to year and from plan to plan. It is important to choose a plan that not only includes your preferred doctors, but also covers the medicines you take regularly.

Most health plans cover prescription medicines, but the rules may be different than those for medical services. Before you decide on health coverage or a prescription drug benefit plan, get the facts you need. Below are tips for making sure the drug coverage you choose is best for you and your family:

- Find out if the health plan has a limited list of drugs it will cover, known as a formulary. Make sure medications you or your family members take regularly are on the formulary. If they aren't, you may have to switch to different medicines or pay for them without insurance.

- Find out how to file an appeal. If the medicine you need is not on the formulary, you usually can file an appeal with the health plan to request them to cover it. You will not be notified of your right to appeal when you are denied coverage, so it is important to find how to file an appeal on your own.

- Find out how much you have to pay when you fill a prescrip-

tion. Most plans require you to pay a co-payment for each prescription. Many plans have three or four levels, or tiers, of co-payments that apply to different medicines. Find out what co-payment level applies to your medicines. If it is more than you can afford, ask your doctor if there are other medicines on a lower tier that would be appropriate for you.

- Find out if the health plan has to pre-approve certain drugs before you can fill the prescription. Many plans require your doctor to have "prior authorization" for some medicines before it will pay for them. That means your physician or pharmacist must call for permission to prescribe these medications. Some plans also require you to try a less expensive medicine before it will pay for the one your doctor might otherwise recommend. Check with your doctor to see if the less expensive medicine is right for you. If it isn't, you may be able to get another medicine covered by filing an appeal.

- Find out if the health plan offers a mail order option. Some plans offer a mail order service and offer lower co-payments to encourage you to use it. Other plans have mandatory mail order services and will not pay for certain medicines if you try to obtain them at a local pharmacy.

More information is available from the National Consumers League at www.nclnet.org/plan.