

Prior authorization: What it is, why it's needed and how it's processed

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Objectives

- Review the prior authorization process for medications
- Discuss access to medications and medication-related problems
- Discuss other resources on how to obtain needed medications.

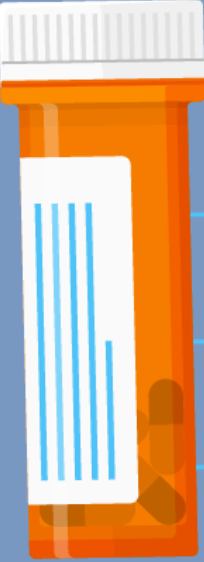







Background Information

- **What is a Prior Authorization (PA)?**
 - Process required by patient's health insurance in which health care providers must request authorization to prescribe medications and services, in order for them to qualify for coverage.
 - Ensures that patients receive a medication therapy that is safe, effective for their condition, and provides the greatest value.
 - "Checkpoint in making sure you're getting the right treatment".

Prior Authorization

- Medication is not normally covered by an insurance
 - Specialty medications
 - Ensuring evidence-based medicine guideline compliance
 - Treating off-label disease(s) or condition(s)
 - Step therapy
- Health care providers must get approval from insurance



TIER	DRUG TYPE	COST
1	Preferred Generics 	\$
2	Generics 	\$\$
3	Preferred Brands 	\$\$\$
4	Non-Preferred 	\$\$\$\$
5	Specialty 	\$\$\$\$

Generic Step- by-Step

Provider prescribes medication and sends an e-prescription to patients' pharmacy

Pharmacy tries to process prescription by making a claim to insurance

Insurance immediately notifies pharmacy that prescription requires a PA

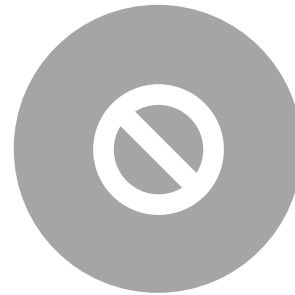
Pharmacy contacts provider to request a PA

Provider submits PA to insurance

What happens after PA is submitted?



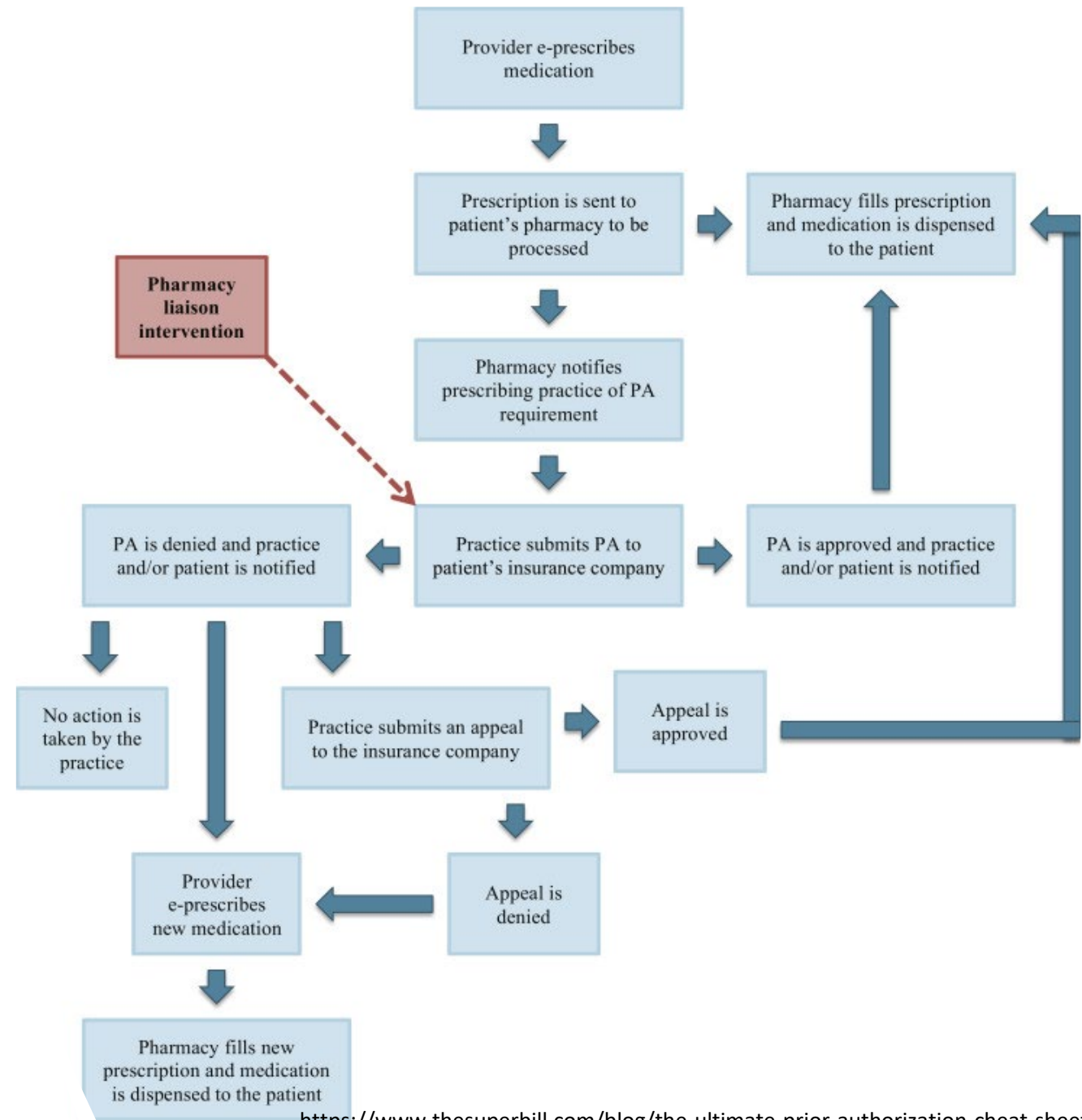
If PA is approved, provider notifies patient/pharmacy and prescription is filled and dispensed



If PA is denied, provider notifies patient and submits appeal to the insurance company

How does the prior authorization review process work?

- Varies depending on clinic and health care provider
- Can take days, weeks or months



How patients can work with their practitioners to obtain approvals

Get to know your provider's team:

- Know who is the person in charge of processing PAs and how to contact them to follow-up
- Be readily available in case your provider needs additional information from you

Out-of-network providers:

- Patient may be responsible for calling insurance and finding out how to obtain PA.

Insurance Coverage



Sign-up with your plan's online portal



Review the formulary and tier status



Medicare:

Look for open enrollment information sessions at local libraries and community centers



Check changes to prescription plan during open enrollment

Obtaining medications for off label uses

- PAs for off-label medications can take weeks/months
 - Gathering studies and clinical data to support appeal takes time
 - It is very common to get denied



Additional tips on how to obtain needed medications

- Ask your pharmacist about cost/copay assistance programs
 - out-of-pocket cost may be more accessible
 - coupons (e.g., GoodRx, WellRx, NeedyMeds.org)
- Ask your pharmacist and provider about possible alternatives

Patient drug information resources: Cost and Copay Assistance

- [NeedyMeds.org](https://www.NeedyMeds.org)
 - Co-pay assistance, discount programs, assistance for disease state related expenses
- [GoodRx.com](https://www.GoodRx.com)
 - Compare prices, print coupons, available as an app for smartphones
- [Medicineassistancetool.org](https://www.Medicineassistancetool.org)
 - PhRMA's Medicine Assistance Tool (MAT) is a search engine designed to help patients, caregivers and health care providers learn more about the resources available through the various biopharmaceutical industry programs. MAT is not its own patient assistance program, but rather a search engine for many of the patient assistance resources that the biopharmaceutical industry offers.
- [PANFoundation.org](https://www.PANFoundation.org)
 - The Patient Access Network (PAN) Foundation is an independent, national 501 (c)(3) organization dedicated to helping federally and commercially insured people living with life-threatening, chronic and rare diseases with the out-of-pocket costs for their prescribed medications.
- [HealthWellFoundation.org](https://www.HealthWellFoundation.org)
 - The HealthWell Foundation is a leading non-profit dedicated to improving access to care for America's underinsured. When health insurance is not enough, they fill the gap by assisting with copays, premiums, deductibles and out-of-pocket expenses.
- Pharmaceutical company foundation support
 - Ex: Genentech Access Solutions Program (<https://www.gene.com/patients/patient-access>)

Questions?

References

1. Academy of Managed Care Pharmacy, *Prior Authorization*, AMCP.org 2019. <https://www.amcp.org/about/managed-care-pharmacy-101/concepts-managed-care-pharmacy/prior-authorization>