


Prior Authorization and Step Therapy



There are hundreds of different medications, and more are becoming available every day. Blue Cross Blue Shield of Michigan and Blue Care Network work to make sure you get the safest, most effective and most reasonably priced prescription drugs. Our pharmacists do this in many different ways. Prior authorization and step therapy are two of our tools.

What is prior authorization?

Blue Cross and BCN require review of certain medications before your plan will pay for them, which is called prior authorization. This ensures that you've tried the preferred alternatives — medications with a proven track record that may be better tolerated, less expensive or less likely to cause interactions — and the medicine is being prescribed appropriately. If your doctor doesn't get prior authorization when required, your health plan may not pay for the cost of your medicine. You should consult with your doctor about an alternative therapy in those cases.

What is step therapy?

Under step therapy, the Blue Cross and BCN pharmacy computer system performs an automated review of your medication history to determine whether you've first tried the preferred alternatives for your condition. This ensures all clinically sound and cost-effective treatment options are tried before more expensive medicines are prescribed. If your prescribed medication doesn't meet the step therapy criteria, it may not be covered. You should consult with your doctor about an alternative therapy.

Which medicines need prior authorization or step therapy?

- Medicine that has dangerous side effects or can be harmful when combined with other medicines
- Medicine that should only be used for certain health conditions
- Medicine that's often misused or abused
- Medicine that is prescribed when less expensive medicines might work better

How do I find out if my prescription requires prior authorization?

You can find out if a certain medicine needs prior authorization or step therapy by logging into your online member account at **bcbsm.com** or the mobile app. You'll need to know the name, strength and dosage of your prescribed medication.

After you've logged in, click on the *My Coverage* tab and select *Prescription*. Click on *Price medications* in the tiles in the middle of the page. Simply follow the instructions to see prices for your medicine at various local pharmacies and our home delivery pharmacy, if that's a benefit for you. You'll get an alert if the medicine needs either prior authorization or step therapy.

You also can check whether your medicine requires a determination of benefits by asking your pharmacist or consulting the complete Blue Cross drug lists at **bcbsm.com/pharmacy**.

What should I do if my prescription needs prior authorization or step therapy?

If your medicine needs approval or step therapy, you or your pharmacist will need to inform your doctor. Your doctor may instead prescribe another medicine that doesn't require approval, or your doctor may contact our Pharmacy Help Desk to provide the required information and request a determination of benefits.