

## Preventive Care Medications

# Classic Prescription Drug List (PDL)<sup>1,2,3,4</sup> \$0 Cost-share Medications & Products

### U.S. Preventive Services Task Force A & B Recommendation Medications and Supplements

These medications and supplements will be covered at \$0 cost-share when:

- ▶ Prescribed by a health care professional
- ▶ Age and/or gender appropriate
- ▶ Filled at a network pharmacy

Most medications are available over-the-counter (OTC) except for prescription fluoride. All brands are covered by the pharmacy benefit.

OTC	Medication/Supplement	Gender	Age	Reason
	Aspirin - 81, 162 & 325 mg	Both	Men age 45-79 Women age 55-79	Prevent cardiovascular disease
	Folic acid 400 & 800 mcg	Women	Childbearing age	Prevent birth defects
	Iron liquid supplement	Both	Children age 0-1 year	Prevent anemia due to iron deficiency
	Vitamin D - 400 & 1,000 units	Both	Age 65 and over	Fall risk prevention
Rx	Medication/Supplement	Gender	Age	Reason
	Fluoride tablets, solution (not toothpaste, rinses)	Both	Children age 0-6 years	Prevent dental cavities if water source is deficient in fluoride

### Over-the-Counter (OTC) Contraceptives for Women

These contraceptives are available over-the-counter (OTC) and will be covered at \$0 cost-share when:

- ▶ Prescribed by a health care professional
- ▶ Filled at a network pharmacy

Male contraceptives are not covered under the Patient Protection and Affordable Care Act (PPACA).

Contraceptive films
Contraceptive foams
Contraceptive gels
Emergency contraceptives (generic for Plan B, generic for Plan B One-Step)
Female condoms

## Prescription Hormonal Contraceptives

### Brand Hormonal Contraceptives

Natazia

### Generic Hormonal Contraceptives

Altavera, Chateal, Kurvelo, Levora-28, Marlissa, Portia (generic Nordette)  
 Alyacen 1/35, Cyclofem 1/35, Dasetta, Necon 1/35, Nortrel 1/35, Pirmella 1/35 (generic Ortho-Novum 1/35)  
 Alyacen 7/7/7, Cyclofem 7/7/7, Dasetta, 7/7/7, Necon 7/7/7, Nortrel 7/7/7, Pirmella 7/7/7 (generic Ortho-Novum 7/7/7)  
 Amethia, Camrese (generic Seasonique)  
 Amethia, Camrese Lo (generic LoSeasonique)  
 Amethyst (generic Lybrel)  
 Apri, Emoquette, Enskyce, Reclipsen, Solia (generic Desogen, Ortho-Cept)  
 Aranelle, Leena (generic Tri-Norinyl)  
 Aubra, Aviane, Falmina, Lessina, Lutera, Orsythia, Sronyx (generic Alesse)  
 Azurette, Kariva (generic Mircette)  
 Balziva, Briellyn, Gildagia, Philith, Vyfemla, Zenchent (generic Ovcon-35)  
 Camila, Errin, Heather, Jencycla, Jolivette, Lyza, Nora-BE (generic Micronor, Nor-Q-D)  
 Caziant, Velivet (generic Cyclessa)  
 Cryselle, Elinest, Low-Ogestrel, Ogestrel (generic Lo/Ovral, Ovral)  
 Enpresse, Myzilra, Trivora-28 (generic Triphasil)  
 Estarylla, Mono-Linyah, Mononessa, Previfem, Sprintec (generic Ortho-Cyclen)  
 Gianvi, Loryna (generic Yaz)  
 Gildess FE, Junel FE, Larin FE, Microgestin FE (generic Loestrin FE)  
 Gildess, Junel, Larin, Microgestin (generic Loestrin)  
 Introvale, Jolessa, Quasense (generic Seasonale)  
 Kelnor, Zovia 1/35E (generic Demulen 1/35)  
 Medroxyprogesterone Acetate (generic Depo-Provera)  
 Necon 1/50 (generic Norinyl 1/50)  
 Necon 0.5/35, Nortrel 0.5/35, Wera 0.5/35 (generic Brevicon, Modicon)  
 Necon 10/11 (generic Ortho-Novum 10/11)  
 Ocella, Syeda, Zarah (generic Yasmin)  
 Tilia FE, Tri-Legest FE (generic Estrostep FE)  
 Tri-Estarylla, Tri-Linyah, Trinessa, Tri-Previfem, Tri-Sprintec (generic Ortho Tri-Cyclen)  
 Zenchent FE, Zeosa (generic Femcon FE)  
 Zovia 1/50E (generic Demulen 1/50)

## Prescription Emergency Contraceptives

### Brand Emergency Contraceptives

ella

Plan B One-Step

### Generic Emergency Contraceptives

Levonorgestrel, My Way, Next Choice (generic Plan B)

## Prescription Diaphragms

### Brand Diaphragms

Femcap

Ortho All-Flex

Ortho-Diaphragm

## Breast Cancer Preventive Medications

For women who are at increased risk for breast cancer but have not had breast cancer, these preventive medications are available at \$0 cost-share after the ACA effective date of Sept. 24, 2014. To qualify, a woman must:

- ▶ Be age 35 or older
- ▶ At increased risk for the first occurrence of breast cancer – after risk assessment and counseling
- ▶ Obtain Prior Authorization

Most plans cover these medications at normal cost-share for the treatment of breast cancer, to prevent breast cancer recurrence and for other indications. They are available at \$0 cost-share to prevent the first occurrence of breast cancer if a Prior Authorization is obtained. If a woman qualifies, she can receive these drugs at \$0 cost-share for up to five years, minus any time she has been taking them for prevention.

raloxifene

tamoxifen

<sup>1</sup> Please note this list is subject to change.

<sup>2</sup> Always refer to your benefit plan materials to determine your coverage for medications and cost share. Some medications listed on the PDL may not be covered under your specific benefit. Where differences are noted, the benefit plan documents will govern.

<sup>3</sup> Groups that qualify for a **religious exemption** will receive the U.S. Preventive Services Task Force A & B Recommendation medications listed on the Preventive Care Medications list without cost-share. They will not receive either the OTC or PDL Tier 1 contraceptives without cost-share. However, UnitedHealthcare will provide or arrange for contraceptive coverage for members of Eligible Organizations as required by PPACA.

<sup>4</sup> All branded medications are trademarks or registered trademarks of their respective owners.

## Health Care Reform

# Pharmacy Benefit Preventive Care Medications Coverage

## Frequently Asked Questions

We know that many of our clients have questions about the pharmacy benefit Preventive Care Medication coverage required by the Patient Protection and Affordable Care Act (PPACA), or “health reform law” effective August 1, 2012 and clarified by the U.S. Dept. of Labor on February 20, 2013. In response, we have prepared the following FAQ to address your questions, and steps UnitedHealthcare is taking to help manage the added costs represented by this coverage requirement.

If you need more information, please contact your UnitedHealthcare representative or, visit UnitedHealthcare’s [United for Reform Resource Center](#).

### What medications are covered?

The health reform law requires coverage of U.S. Preventive Services Task Force A & B Recommendation medications when age-, gender- and/or condition-appropriate, and FDA-approved prescription and over-the-counter (OTC) contraceptive methods for women at 100%, without charging a co-payment, co-insurance or deductible, when prescribed by a health care professional and filled at a network pharmacy.

- ▶ Select prescription contraceptives have been covered at \$0 cost-share by most plans since 2012.
- ▶ U.S. Preventive Services Task Force A & B Recommendation medications and OTC contraceptives became available at network retail pharmacies at \$0 cost-share beginning November 1, 2013.<sup>5</sup>
- ▶ Breast cancer preventive medications will become available at \$0 cost-share on September 24, 2014 for eligible women.

### How does this affect our pharmacy coverage?

To satisfy PPACA requirements, we maintain a list of Preventive Care Medications on the Classic PDL, listed on pages 1 and 2 of this document. These medications are available at no cost to members on both standard and high-deductible or consumer-driven health (CDH) plans.

### How will be the breast cancer preventive medications be covered?

Effective Sept. 24, 2014, UnitedHealthcare will cover risk-reducing breast cancer medications as a preventive benefit for women:

- ▶ Age 35 and older
- ▶ At increased risk for the first occurrence of breast cancer - after risk assessment and counseling
- ▶ Who obtain Prior Authorization

For this population, UnitedHealthcare will cover raloxifene or tamoxifen without cost-share **for up to five years for eligible women, minus any time members have already been taking these drugs for prevention**. In addition to this ACA preventive coverage, UnitedHealthcare currently covers these drugs when prescribed for breast cancer treatment, to prevent breast cancer recurrence and for other indications, although cost-sharing may apply.

### What is UnitedHealthcare doing to manage the cost of this coverage?

The health reform law specifically permits health insurance plans to use reasonable medical management techniques such as tiering to manage these preventive services.

- ▶ **For prescription contraceptive coverage** – Specifically, UnitedHealthcare has determined that contraceptives with the same progestin are equivalent to each other. Therefore, each unique progestin contraceptive medication is represented in PDL Tier 1 at no cost-share, making sure women have access to a variety of contraceptives.<sup>6</sup> Other contraceptives are covered in higher-cost tiers at the applicable plan cost-share.
- ▶ **For breast cancer preventive medications** – The Prior Authorization program will be used to manage the cost of these medications. Approximately five percent of the women currently taking these medications will qualify to receive them without cost-share.

<sup>5</sup> The cost for U.S. Preventive Services Task Force A & B Recommendation medications and OTC contraceptives on this list could be reimbursed back to Feb. 20, 2013 when the U.S. Dept. of Labor FAQ guidance was issued. However, they became available at network retail pharmacies at \$0 cost-share on November 1, 2013.

<sup>6</sup> When informed, an issuer must accommodate any member when one of the zero cost contraceptives listed on PDL Tier 1 may be medically inappropriate as determined by the member’s health care provider and waive the otherwise applicable cost-sharing for a contraceptive not represented on PDL Tier 1.

## Frequently Asked Questions

### **Are there exceptions for customers who do not want to implement this reform provision?**

Yes, there are some exceptions. If your plan is grandfathered, or has a religious exemption as either a Religiously Exempt Employer or an Eligible Organization, your plan may be exempt. For plan years that begin on and after January 1, 2014, non-profit religious organizations can self-certify themselves as Eligible Organizations and exclude coverage of contraceptives if they have religious objections to covering contraceptives. However, customers must provide the correct certifications prior to their renewal date, in order to qualify.

If you believe that your firm qualifies for an exemption, please notify your broker, consultant, or UnitedHealthcare representative immediately. Groups that qualify for a religious exemption will receive the U.S. Preventive Services Task Force A & B Recommendation medications listed on the Preventive Care Medications list when prescribed without cost-share; they will not receive either the prescribed OTC or PDL Tier 1 contraceptives without cost-share. However, UnitedHealthcare will provide or arrange for contraceptive coverage for members of Eligible Organizations as required by PPACA.

### **What if we have a high-deductible or consumer-driven health (CDH) plan?**

The same no-cost option Preventive Care Medications are available for your members. However, if a member fills a prescription for covered birth control products not on your plan's no-cost drug list, they will need to pay the full cost, until your pharmacy plan deductible is reached.

### **How can our enrolled members learn about Preventive Care Medications?**

Standard Preventive Care Medication Lists and FAQs are available from your UnitedHealth representative. In addition, information is available to members on [myuhc.com](http://myuhc.com), or by calling the number on their health plan ID card.

### **What if the health care reform law requirements for Preventive Care Medication coverage change?**

If the law requiring plans to provide Preventive Care Medications at no cost changes, we will keep you informed of how our plans will comply with these changes through our standard client communications.

