

## Anthem's Prescription Drug Plan

Anthem Blue Cross and Blue Shield's prescription drug program is about more than processing claims and making prescriptions available. It's about looking at each person as an individual. Because we know people are more than their prescriptions; they have lives. And we're here to help YOUR EMPLOYEES live a healthier life.

Anthem's prescription drug plan is administered by Express Scripts, a leading pharmacy benefits management company. Express Scripts administers all the operational components of Anthem's prescription drug plan, including the processing of claims, contracting with retail pharmacies to participate in the pharmacy provider network, and negotiating medication pricing with pharmaceutical manufacturers and wholesalers. Express Scripts also owns and operates the preferred home delivery and specialty pharmacies for Anthem members.

### Home Delivery Pharmacy Order Form

Home delivery pharmacy (previously referred to as mail service pharmacy), is a convenient and cost-effective way for members to receive their ongoing-therapy (maintenance) medications.

We encourage members to use the web site to download the most up-to-date home delivery order form, which will help speed the processing of the home delivery prescription order. Members can access and download the Express Scripts Prescription order form by logging into their Anthem.com account, and then linking from the MyPharmacy tab in MyAnthem to the Express Scripts web site. Prescription order forms for home delivery are available for members to download under the "My Prescriptions" section.

We can supply printed copies of the home delivery order form for members who do not have access to the Internet. Printed copies of the Express Scripts Pharmacy order forms are available through your Anthem account representative.

Members also receive a printed order form with each order from the Express Scripts pharmacy.

### Member Customer Service

Front-line customer service for the prescription drug plan is provided by Anthem Blue Cross and Blue Shield associates. Members should contact their assigned customer service area at the toll-free phone number listed on the back of their health plan identification card. The health plan customer service team is the sole entry point for all questions or benefit issues for Anthem's prescription drug plan.

For specific questions about Home Delivery from the Express Scripts Pharmacy, members may contact the pharmacy directly. Home Delivery Pharmacy questions should be directed to the applicable number below:

Ohio	866-216-5449
Indiana	866-216-4207
Kentucky	866-216-4540
Missouri	866-216-4766
Wisconsin	866-216-5548

## Prescription Drug Claim Form

The participating pharmacy provider network for Anthem's prescription drug plan includes more than 62,000 retail pharmacy locations. With such broad pharmacy provider access, members simply present their health plan ID card to the pharmacist to obtain benefit coverage in nearly every case. However, it may sometimes be necessary for a member to purchase prescription medication(s) from a non-participating pharmacy, such as during an emergency.

As Anthem continues migrating pharmacy claims adjudication to the Express Scripts processing systems, it is important that members use the appropriate Prescription Drug Claim Form.

Members should complete the Prescription Drug Claim Form when they purchase prescription medications from a non-participating pharmacy provider.

All members with prescription drug benefits through their Anthem health plan should only use the prescription drug claim form included with this toolkit. This form will be used throughout 2010.

Completed Prescription Drug Claim Forms should be mailed to the following address:

Anthem's Prescription Drug Plan  
PO Box 145433  
Cincinnati, OH 45250-5433

## Prescription Drug Pricing Overview

Shopping for the best price on medication is critical. Anthem Blue Cross and Blue Shield encourages members to be active consumers. That means taking time to compare drug prices. There are three basic ways to obtain drug cost estimates:

- 1. Call the number on your health plan ID card.**  
A Customer Service representative can quickly provide a pharmacy-specific price quote. When calling, the member should give the name of the medication, strength, formulation (such as tablet or capsule), quantity, days supply, and the name of the pharmacy.
- 2. Visit [anthem.com](http://anthem.com).**  
CDH Members:
  - Log in and choose the "MyPharmacy" tab
  - Choose "Look Up Drug Prices"
  - Enter the name of your medication in the "Drug Name" field or select a common medical condition and select "Next"
  - Select your correct dosage in the "Drug Choices" dropdown menu. If the initial quantity displayed is incorrect, enter your correct quantity, then select "Next"
  - On your Drug Pricing Results page, view the drug type (Generic or Brand), whether pill-splitting applies to your prescription, the name of your drug, estimated cost after discount, estimated home delivery cost and the non-discounted retail cost. You can also view more details about the medication by clicking on it, and you can call the number provided to confirm the cost of the medication using home delivery.

- Select “Check Local Prices” to review the costs that others paid for the same medication (might be a different dose) at pharmacies in your area over the past month. NOTE: Prices listed may vary from your final cost.

Non-CDH Members:

- Log in
- Click the “MyPharmacy” tab
- Click the “My Pharmacy Account” link
- Click the “Continue” link
- Click the “Price a Drug” link
- Choose the member who will be taking the medication, and enter at least the first three letters of the medication in the “Drug Name” text box and click “Next”
- Select the desired medication and click “Next”
- Enter the number of pills you take, your supply and if you take the medication on a regular basis, and then click the “Get Price” button
- View the cost of the medication at your local pharmacy and the cost of the medication if ordered through the Home Delivery Pharmacy

**3. Take the prescription to a local pharmacy.**

The pharmacist can submit a “test claim” to obtain a price. If the cost is too high, the test claim will be reversed, and the member can talk to his or her doctor about alternative treatment, such as lower-cost generic equivalents.

### What affects drug prices?

Drug prices can change regularly. In fact, members may pay less for their prescription in some cases compared to the quote obtained, depending on several factors.

- Market influences
- Changes in manufacturer pricing
- The NDC (national drug code) number — identifies a specific product and includes information on the manufacturer and distributor, strength, dosage, formulation and package size
- Pharmacies’ unique contract requirements and retail promotions
- Ability to substitute other products
- The members’ unique benefit design

### Retail Pharmacy Network

Our retail pharmacy network includes more than 62,000 pharmacies throughout the United States. That means members have convenient access to their prescriptions wherever they are — at home, work or even on vacation. To find out if a pharmacy participates in our network, members can contact customer service at the phone number listed on their member ID card.



Most plans allow members to get up to a 30-day supply of covered medications at a retail pharmacy. Members simply show their ID card at the pharmacy and pay the appropriate copayment or coinsurance amount, depending on their type of coverage.

Members get the most from their benefits by using a participating retail pharmacy. Choosing a non-network pharmacy means the member will pay the **full cost** of the prescription. Then, the member must submit a claim form to our pharmacy program for reimbursement. Depending on their coverage, the member will be repaid the amount the medication would have cost their plan at a participating pharmacy (called the negotiated fee) minus their normal copayment.

## Frequently Asked Questions

### Home Delivery Pharmacy

**Q. How can a member order a prescription for home delivery?**

**A.** Orders can be placed with the home delivery pharmacy by mail, phone, web or fax.

**Mail:**

- Obtain a new prescription from your doctor for your medication(s), requesting a 3-month supply with 3 refills, or the maximum your benefit allows through home delivery pharmacy services. PLEASE NOTE: Express Scripts will process all prescriptions at time of receipt.
- Complete the Patient Profile section of the Express Scripts home delivery profile form for covered members.
- Mail the prescription(s) along with your applicable payment and profile form to:

	<b>Order Form Mailing Address</b>
Ohio	Express Scripts Home Delivery Service PO Box 66772 St Louis, MO 63166-6772
Indiana Kentucky Missouri Wisconsin	Express Scripts Home Delivery Service PO Box 66584 St Louis, MO 63166-6584

**Phone:** Physicians can call in prescriptions for home delivery pharmacy at:

	<b>Physician Call-In Number</b>
Ohio	800-677-0444
Indiana Kentucky Missouri Wisconsin	800-553-3750

Anthem Blue Cross and Blue Shield is the trade name of: In Colorado and Nevada: Rocky Mountain Hospital and Medical Service, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. In Ohio: Community Insurance Company. In Virginia (excluding the City of Fairfax, the Town of Vienna and the area east of State Route 123.): Anthem Health Plans of Virginia, Inc. In Wisconsin: Blue Cross Blue Shield of Wisconsin ("BCBSWI"), which underwrites or administers the PPO and indemnity policies; Compcare Health Services Insurance Corporation ("Compcare"), which underwrites or administers the HMO policies; and Compcare and BCBSWI collectively, which underwrite or administer the POS policies. Independent licensees of the Blue Cross and Blue Shield Association. @ANTHEM is a registered trademark of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association. Si necesita ayuda en español para entender este documento, puede solicitarla sin costo adicional, llamando al número de servicio al cliente que aparece al dorso de su tarjeta de identificación o en el folleto de inscripción.

**Web:** Members may access the pharmacy information using their health plan website to print an Express Scripts prescription order form by accessing the Express Scripts website after logging in to anthem.com. In addition, members can request Express Scripts to transfer prescriptions from the retail pharmacy to the Express Scripts home delivery pharmacy.

**Fax:** In accordance with the Board of Pharmacy, Express Scripts Home Delivery Pharmacy Services will only accept faxed prescription requests sent directly from a physician or physician's office. PLEASE NOTE: Express Scripts will process all faxed prescriptions at the time of receipt. The doctor must include the following information along with the prescription:

- Patient's name
- Patient's date of birth
- Patient's complete address
- Patient and/or Cardholder identification number
- Prescribing Physician's name, office phone number, and fax number
- Prescribing Physician's DEA number
- Prescribing Physician's signature

**NOTE:** Only physician or physician's office should fax coversheet containing the full name of person faxing the prescription, a telephone number (if different than above), and the time and date of transmission. Faxed prescription requests should be forwarded to Express Scripts Pharmacy Home Delivery Pharmacy at:

	Physician Fax-In Number
Ohio	866-312-7456
Indiana Kentucky Missouri Wisconsin	800-521-5779

\*\* Please allow 24-48 business hours for a faxed prescription to be visible.

**Q. How can a patient refill a prescription?**

- A.** Members can refill a medication for home delivery by mail, web, or phone.
- **Mail:** Members may order a refill using the refill request form included in the initial prescription package.
  - **Web:** Members may place orders for refills online by using the health plan website and selecting the "My Pharmacy" section.
  - **Telephone:** Members may order refills 24-hours a day by opting to talk directly to customer service or by using a touch-tone phone to input refill orders electronically.

**Q. Can a member send in more than one prescription at a time?**

- A.** Yes. We will process all of the prescriptions you mail to our pharmacy according to your benefit.

**Q. How does a member pay for prescriptions?**

**A.** The Home Delivery Pharmacy accepts a variety of payment methods, allowing employees to use the option that's most convenient for them. Express Scripts suggests that all orders include payment to allow processing without delay. Orders may be paid for by:

- VISA, MasterCard, American Express, or Discover
- Bank-issued debit card
- Personal check or money order
- FSA or HSA card
- Delayed payment through "Bill Me Later"

Qualifying members can use the Bill Me Later option, which allows them to pay for their maintenance medications over time. They can sign up for Bill Me Later in just seconds, and then take up to 90 days to make payments—without interest—on orders of \$150 or more, as long as the balance is paid in full. Your employees can also use their Bill Me Later account at more than 1,000 online stores, catalogs and travel partners. Learn more about Bill Me Later at [billmelater.com](http://billmelater.com).

**Q. How long will a member have to wait for his/her order?**

**A.** Pharmacy processing time will average about two to five business days. However, members should allow additional time for postal service delivery. **It is advisable for first-time users of the home delivery pharmacy to have at least a 30-day supply of medication on hand** when a request is placed with the Express Scripts Pharmacy. If the prescription order has insufficient information or if we need to contact the prescribing physician, delivery could take longer. It is advisable for first-time users of the home delivery pharmacy to ask the doctor for two signed prescriptions.

- One for an initial supply to be filled at your local retail participating pharmacy
- The second for up to a 3-month supply with refills to send to Express Scripts

**Q. It looks like a member's credit card has been billed twice for the same home delivery pharmacy order. Is this an error?**

**A.** With the Express Scripts Pharmacy, billing is a two-step process. Once the order has adjudicated, a hold is placed on the customers' credit card to secure the funds. The actual billing charge occurs at the time the order actually ships. This is a change from the process used by the NextRx pharmacy, which billed the credit card at the point of adjudication.

**Q. What occurs if a member sends in a prescription written for a future date?**

**A.** Express Scripts is unable to hold prescriptions to fill in the future. Prescriptions written for a future date are returned to the member if a hardcopy prescription is submitted.

**Q. How will a member know if their prescription order has been received?**

**A.** Unless they have opted out of the automated outbound call notification or email notification, members will receive a notification once the prescription order has been entered for processing under their account. Please allow 24-48 business hours for a prescription to be visible and notified of receipt.

**Q. A member received an automated phone call and/or an email notification, what is this for**

- A.** There are 4 different types of automated outbound call notifications/email notifications.
- **Order Received:** Member will receive an order receipt notification once the order has been entered for processing. Please allow 24-48 business hours for a prescription to be visible and notified of receipt.
  - **Order Shipped:** Member will receive an order shipped notification once the order shows a shipped status.
  - **Order Delayed:** Member will receive an order delayed notification if the order has been processing for greater than 5 days.
  - **Refill Reminder:** Member will receive a refill reminder when a medication is due to be filled. Member should follow the prompts to either refill or decline to prevent future calls on that prescription.

**PLEASE NOTE:** Due to HIPAA regulations, the member's name and drug name cannot be mentioned on the automated outbound calls.

**Q. What can a member do if he/she no longer wants to receive automated outbound notifications/email notifications?**

- A.** A member may contact customer service to request removal from the notification distribution. Being removed from this distribution will remove them from all categories of automated outbound call notifications/email notifications, including order received, order shipped, order delayed, and refill reminders.
- Ohio Members: 866-216-5449
  - Indiana Members: 866-216-4207
  - Kentucky Members: 866-216-4540
  - Missouri Members: 866-216-4766
  - Wisconsin Members: 866-216-5548

## **Migration**

**Q. When do my employees migrate from Anthem's legacy pharmacy claims system to the Express Scripts claim system?**

- A.** The migration of membership to the Express Scripts claims system is occurring in a tiered approach throughout 2010. In most cases, all of your employees will migrate at the same time. Your Anthem account manager will communicate to you the specific migration date for your employees.

**Q. How are members being notified of the changes they will encounter upon migration?**

- A.** The migration is designed to be as minimally disruptive for members as possible. In many cases, the member will not encounter any noticeable change. Members who are using the home delivery pharmacy at the time of migration will experience some minimal changes. Likewise, there will be changes to the web site experience for members upon migration. All members who have used the home delivery pharmacy within 6 months prior to migration and/or who are actively registered on Anthem.com will receive a pre-migration communication detailing the changes that they will encounter. As members not using home delivery pharmacy or the web site at the time of migration will not encounter any noticeable change, there are no plans to communicate about the migration to these members.

**Q. Will member cardholder ID numbers stay the same?**

**A.** Yes, the cardholder ID number will remain the same as it is today.

**Q. Will members be able to access their prescription and order information online?**

**A.** Yes. Members will continue to log into their health plan website to access pharmacy information and online tools. Members will be redirected to the Express Scripts website where they'll be asked to register.

**Q. Why are there so many different brands (company names) used for Anthem's prescription drug plan?**

**A.** Anthem recognizes that it is critical to simplify the member experience for all products. Without question, there is significant opportunity to simplify the branding for Anthem's prescription drug plan. While the migration period will present a less-than ideal branding scenario, the post-migration member experience will be much less complex and confusing.

Throughout 2010, references to NextRx and PrecisionRx Specialty Solutions will be phased out and completely retired by January 2011. Branding of the prescription drug plan will be aligned under the members' health plan brand, such as Anthem Blue Cross and Blue Shield.

Home delivery pharmacy will do business under the product name, "Home Delivery from the Express Scripts Pharmacy", while specialty pharmacy will do business under the product name, "CuraScript." Due to Board of Pharmacy regulations, these dispensing pharmacies must be identified by their legal name when interacting with members. Therefore, members who use these services will encounter the Express Scripts and CuraScript brands after migration is complete.

**Q. How long will it take to process a home delivery order?**

**A.** There will be no change from what members experienced with NextRx; standard order processing time is three to five days for refills and 10 to 14 days for new prescriptions.

**Q. Will there be changes to the way members place an order?**

**A.** Members can continue to order their refills by phone and online. To place a new order by mail, members should send their prescription and the member order form to Express Scripts at the new St. Louis, Missouri, address in the enclosed envelope. Please include ID number, date of birth and address on the back of each prescription.

**Q. Can a prescription order be sent by fax?**

**A.** Yes, but only a physician can fax a prescription. See the applicable physician fax numbers above.

**Q. Can members send in their prescription to be filled on a future date?**

**A.** No. Members are asked to hold their prescription and mail it two weeks prior to when they need it filled.

**Q. Can members continue to send prescriptions to NextRx?**

**A.** No. New prescription orders and the member order form should be sent to Express Scripts Home Delivery at the new St. Louis, Missouri, address in the envelope that is included with the migration notification they will receive.

- Q. Will there be changes in the way medications are delivered?**
- A.** Medications will still be delivered quickly by high-quality shipment vendors. However, a signature will be required for delivery of some high-cost medications and Class II controlled substances. Additionally, cold-packed medications may require a scheduled shipment.
- Q. Can members fill a prescription at the home delivery pharmacy that is not covered by their plan for the cash price?**
- A.** No. If a prescription is received for a drug that is not covered, the order will be cancelled and the prescription mailed back to the member.
- Q. What should members do if they have additional questions?**
- A.** Members should log into their health plan web site at [www.anthem.com](http://www.anthem.com) or call the number on a recent prescription label.
- Q. Why do some generics process as brands on the Express Scripts system?**
- A.** A subset of medications currently classified as generics on Anthem Blue Cross and Blue Shield's (Anthem) legacy pharmacy claims systems will process as brand-name drugs (Tier 3/non-preferred) when processing migrates to Express Scripts' Anchor system beginning April 1, 2010. Members can continue to fill prescriptions for these medications. Express Scripts will load authorizations for members taking generic maintenance medications (or products that are typically used for more than 21 days per fill) that will change to brand, in order to override their co-pay through March 31, 2011. Impacted members will be notified that their medication has been removed from the formulary through our formulary deletion communication process ahead of March 31, 2011.

Likewise, an additional subset of medications currently classified as brand-name will process as generic when migrations occur.

## **Medication Pricing**

- Q. How are medication prices determined?**
- A.** Medication prices are based on the negotiated rate between Anthem and Express Scripts. This is consistent to how medication pricing is determined between all pharmacy benefit managers and their clients. Express Scripts guarantees a certain net effective discount rate to Anthem and then negotiates drug-specific prices with retail pharmacies to ensure it achieves its guarantee to Anthem. Depending on their prescription drug benefit, members are required to pay either their fixed-amount copayment, or their variable coinsurance payment. In a coinsurance benefit, the price a member pays for a medication will often fluctuate from one fill to the next, and sometimes, the fluctuation can be significant.
- Q. Member coinsurance charges seem to have risen dramatically since the sale of NextRx to Express Scripts. Why is this?**
- A.** In most cases, member copayments have not changed since the sale of NextRx. Beginning January 1, 2010, prescription drug claims began processing under Express Scripts contracts. In some cases, the negotiated price of a drug will be different with Express Scripts than it was with NextRx. This is particularly true for generic medications. In some isolated situations, the price of a

medication will be slightly or dramatically higher than it was previously. If the member is responsible for a coinsurance payment, the members' out-of-pocket payment will be higher than it was previously. Conversely, if the price of the members' drug has dropped, their coinsurance payment will be reduced.

**Q. What can members do to lower their out-of-pocket prescription drug costs?**

**A.** In the rare instances where the member cost share has risen significantly, members are encouraged to speak with their prescribing physician and their pharmacist about lower cost alternatives, including generic medications and other preferred medications that may be available to treat the condition. In many cases there are multiple prescription products available to treat a single condition, and very often, a lower cost option can be selected without compromising the effectiveness of treatment.

**Q. The price of generic medications seems to change frequently. Why does this happen?**

**A.** Generic medications are greatly affected by market conditions, much more so than brand-name medications. Due to the increased competition in the generic medication market, prices will rise and fall almost daily. To ensure clients and members are getting competitive prices for generic medications, pharmacy benefit managers set a maximum reimbursement amount on most generic products. This "maximum allowable cost" (MAC) list of products can change frequently to reflect changing market dynamics. While NextRx updated its MAC list quarterly, Express Scripts updates its list almost daily, ensuring the most current information is reflected in the pricing of generic medications. The Express Scripts approach to managing the MAC list is consistent with most other pharmacy benefit managers and ensures the most aggressive management of prescription drug costs.

## **Member Web Site Experience**

**Q. Will the member web site experience change once members are migrated to the Express Scripts claims adjudication system?**

**A.** Yes. The member web experience for pharmacy benefits will change upon migration. While members will still access anthem.com to access pharmacy benefit tools and resources, many of these tools will reside on the Express Scripts web site. Members will be seamlessly logged into the Express Scripts web site when they click on certain pharmacy benefit links on anthem.com.

**Q. What changes will members see on the web site after they are migrated to the Express Scripts claims adjudication system?**

**A.** While members will continue to have access to the same core functionality as always, there are a number of subtle changes that members may encounter.

- **Credit Card Options:** Members will only be able to save one credit card on their profile for the home delivery service from the Express Scripts pharmacy.
- **Shipping Address Options:** Members will only be able to save one shipping address on their profile for the home delivery service from the Express Scripts pharmacy.

- **Dual Eligible Members:** Members with coverage under multiple benefit plans will be required to log in separately for each line of coverage as the policies are not migrated together.
- **Linked Prescriptions:** Prescriptions can no longer be linked between multiple user accounts. Instead, prescriptions can only exist under one account at a time.
- **Prescriptions on Hold:** Prescriptions that are on hold (never filled) will no longer be displayed or be available to fill via web.
- **“Bill Me Later”:** A new payment feature called “Bill Me Later” has been added for the home delivery service.
- **Auto Refills:** Members can now order their prescriptions to be automatically refilled.
- **Order Tracking:** Members no longer get an instant tracking number for shipment.
- **Refill Reminders:** Refill reminders will no longer be available for adult dependents. They will continue to be provided for the member and for minor dependents.
- **Registration:** A valid email address is now a mandatory part of the registration process.
- **Terminated Member Access:** Members whose benefit coverage has been terminated or who have coverage scheduled to take effect in the future will not have access to secure online pharmacy benefit information.