

**Mental Health Parity and Addiction Equity Act Disclosure
Prescription Drug Frequently Asked Questions**

This document includes standard responses to questions related to Mental Health Parity (MHP) and Non-Quantitative Treatment Limitations (NQL). This communication is not intended, nor should it be treated as legal advice. Federal and state laws and regulations are subject to change. The content provided is for informational purposes only and is not medical advice. Decisions about medical care should be made by the doctor and patient. Please note, your plan documents govern all benefit determinations and in the case of conflict with this document your plan controls. Always refer to the plan documents for specific benefit coverage and limitations or call the toll-free member phone number on the ID card.

The following explanations apply to both medical/surgical benefits and mental health/substance use disorder benefits unless stated otherwise.

Why does my health plan require Prior Authorization for prescription drugs?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>Prior Authorization is approval from your health insurance plan before you get coverage for prescription drugs. The Plan uses Prior Authorization to:</p> <ul style="list-style-type: none"> • Monitor and prevent potential over-use of prescription drugs • Manage high-cost drugs • Make sure prescription drugs are safe and effective • Determine whether a prescription drug is covered by your benefits and is not experimental, investigational, or unproven 	

What is Step Therapy and how does it affect Prior Authorization?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>Step Therapy requires you to first try a similar (therapeutic equivalent) or more cost-effective drug or treatment for a given condition before receiving coverage for more costly drugs or treatments.</p> <p>Step Therapy may be required before your health plan provides Prior Authorization approval for certain prescription drugs.</p>	

What factors and sources of information are involved in determining if Prior Authorization or Step Therapy is required?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>Factors include:</p> <ul style="list-style-type: none"> • Assessment of the prescription drug's place in therapy • Availability of clinically similar lower cost medications to treat the condition • Administrative burden to implement Prior Authorization • Relative safety and effectiveness • Prevention of off-label use or unproven uses <p>Sources of information used include:</p> <p>Food and Drug Administration (FDA) approved product labeling, peer-reviewed medical literature, including clinical studies, drug comparison studies, pharmaco-economic studies, outcomes research data, published clinical practice guidelines, comparisons of effectiveness, side effects, potential for off-label use, and claims data analysis as relevant.</p>	

What is a Prescription Drug List (PDL) (also called a Formulary)?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>A Prescription Drug List (PDL) is a list of the most commonly prescribed medications. It includes both brand-name and generic prescription medications approved by the FDA. Medications are listed by common categories or classes and placed in tiers that represent the cost you pay out-of-pocket.</p> <p>Drug products are included in the PDL with the goal of appropriate use and access to therapeutic drugs. Coverage and tiering are based on evaluation of clinical information, utilization, economics, and availability of other medication options.</p>	



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What factors and sources are involved in determining if a drug is included on a Prescription Drug List?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>Factors used:</p> <ul style="list-style-type: none"> • Assessment of the prescription drug’s place in therapy • Available therapeutic equivalent, described as similar effectiveness and side effects • Relative safety and effectiveness. <p>The factors used to place drugs within the PDL for mental health/substance use disorder prescription drugs are the same as and are no more stringent than the factors applied to place medical/surgical prescription drugs within the PDL.</p> <p>Sources of information used include:</p> <p>FDA-approved product labeling, peer-reviewed medical literature, including randomized clinical studies, drug comparison studies, pharmacoeconomic studies, outcomes research data, published clinical practice guidelines, comparisons of effectiveness, side effects, and claims data analysis, as relevant.</p>	

When the Plan performs Prior Authorization, implements Step Therapy or reviews the Prescription Drug List, does the Plan treat Mental Health/Substance Use Disorder differently than Medical/Surgical “as written”?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>No. The Plan’s analysis found that the strategies, processes, factors, evidentiary standards, and source information used to subject certain mental health/substance use disorder drugs to Prior Authorization, Step Therapy, or inclusion on the Prescription Drug List are comparable to, and applied no more stringently than, the strategies, processes, factors, evidentiary standards, and source information used to subject certain medical/surgical drugs to Prior Authorization, Step Therapy, or inclusion on the Prescription Drug List “as written.”</p>	

Are mental health/substance use disorder decisions made any differently than medical/surgical decisions in practice (“in operation”)?

Medical/Surgical Benefits	Mental Health/Substance Use Disorder Benefits
<p>No. The Plan takes steps to make sure that both medical/surgical and mental health/substance use disorder decisions are consistently made. The Plan uses this process to make sure that the rules of the Mental Health Parity and Addiction Equity Act (MHPAEA) are followed, and if not, to take steps to fix it.</p>	