If a medication you need is on an exclusion list, you can request a formulary exception. Exclusion lists identify the medications that your health insurance won’t cover. Formulary exclusion lists are growing. Medication exclusions across the country’s three largest formularies rose more than 300% between 2016 and 2020.

Exclusions lists shouldn’t exclude patients from optimal care. And while they protect profits for insurers and pharmacy benefit managers, they can cause problems for patients: the medication waiting for you at the pharmacy counter might not be the one you were prescribed. That may be because of a formulary exclusion list.

Formulary exclusion lists are growing. Medication exclusions across the country’s three largest formularies rose more than 300% between 2016 and 2020.

If a medication you need is on an exclusion list, you can request a formulary exception. Review your plan or pharmacy benefit manager’s exception policy. Ask your physician to help with submission. Obtain and share all required forms with your physician. Track and follow up on the request.

1. The Effect of Formulary Restrictions on Patient and Payer Outcomes, Journal of Managed Care + Specialty Pharmacy
2. Skyrocketing Growth in PBM Formulary Exclusions Raises Concerns About Patient Access, Xcenda
3. Formulary Exclusions When Patients Lose Access to Prescribed Medication

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