STAY Proactive

It’s very important that you stay proactive and persistent while you are working with your doctor and insurance company to get the medicine you need.

- Keep the lines of communication with your doctor open as you go through the process. This guarantees that he or she will be up to speed when filling out forms or advocating on your behalf. In many cases, your doctor will have to provide a letter to your insurer as part of your appeal process. Keep your doctor informed of any changes in your health. That is especially important if you are trying a different drug than what your doctor prescribed.

- Make sure to keep good personal notes on your doctor visits, diagnoses, symptoms, and medication use. Put all of these notes, any information your doctor gives you, and notifications you receive from your insurance company into one file. This will make it easier to access everything when you need it.

This may be a long and frustrating process. Remember:

- Know that phone calls to insurance companies can take time. Make the call when you can dedicate time, access your notes, and won’t be interrupted.

- While it’s frustrating, being calm and polite with insurance company representatives on the phone will get you further along. You may need to politely but assertively ask for a supervisor several times during the process.

LEARN FROM OTHERS AND Share Your Story

Hearing stories from doctors and patients who have navigated through the step therapy process can be very helpful as you work to get the medicine you need. You can also help others by sharing your own experience.

Log onto www.letmydoctorsdecide.org to read these stories, submit your own, and learn more about working through step therapy.

www.letmydoctorsdecide.org

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If you or a loved one have been denied coverage for a medication, your health insurance company could be using a little-known tactic called step therapy.

Our guide gives you tips and advice on how you can work with your doctor and your insurer to get the right medicine at the right time.
Step therapy is a tactic used by health insurance companies to increase their profits. It often requires you to try several drugs before your insurer will help cover the cost of the medicine that your doctor prescribed. Going through this process puts your health at risk and undermines your doctor’s expertise.

What’s worse – this tactic harms those most in need of targeted medication and treatment, especially patients with autoimmune diseases.

You will often not find out that your insurance company is doing this until you arrive at the pharmacy to pick up your medication.

### WHAT IS Step Therapy?

When your doctor prescribes a medication, ask:
- Know your family medical history and always keep track of your symptoms. Share all of this information with your doctor.
- Keep a list of any medications you have tried, including over-the-counter medicines, and write down the drug, name and dosage for your doctor.
- Find the medications that your insurance company will cover and bring the list to your doctor appointments. This will help your doctor see he or she prescribes medication for you. Learn more on how you can access these medication lists by visiting www.letmydoctorsdecide.org/medications.
- When your doctor prescribes a medication, ask questions. Is it a new drug? Do you know if insurance companies are covering the cost? Have you heard of coverage challenges with this drug? If my insurer won’t cover it, are there alternatives?
- If you find out about step therapy where at the pharmacy, you should:
  - Ask the pharmacist for any information he or she received and make a list of it.
  - Call your doctor and update him or her. If you took a different drug home from the pharmacy, ask your doctor what can be done to get the right one. Make sure it is safe to take the alternative drug while you work to get the right medicine.
  - Contact your insurance company and find out what you need to do to appeal a medication coverage decision. You may need your doctor to intervene as you work with your insurance company. In most cases, your doctor will be required to write a letter to your insurance company that explains your situation and why you are in need of the medicine he or she originally prescribed.

You can find printable sheets to help you track your symptoms, medication use, and more at www.letmydoctorsdecide.org/trackers.

### WORKING WITH Your Doctor

Your doctor is one of the most important resources to turn to when navigating step therapy. As you take action to get the medicine you need, make sure you keep your doctor informed:
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  - Your health insurance company is legally required to provide, in writing, the reason for your denial. If you do not receive this information within 30 days, you may need to appeal the decision.
  - Ask your insurance company what your doctor can do to help during the appeals process. Be prepared to stay in close touch with your doctor as he or she may receive information from your insurance company.
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### WORKING WITH Your Insurance Company

Navigating the Appeals Process

- Call your insurance company to learn why you have been denied access to a medication. You can find the best number to call on your insurance card.
- Insurers may require you to make appeals online. Find out what process you need to follow when you call.
- Keep good notes of your conversations including names of who you spoke with, dates and times of calls, case reference numbers, and more. Having these records will help move future calls along more quickly, especially if you have to appeal decisions more than once.
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