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 open with your doctor 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.

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Let My Doctors Decide
What is Step Therapy?

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 medication 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.

Working with Your Doctor

Your doctor is one of the most important resources to turn to when navigating step therapy. As you take actions to get the medicine you need, make sure you keep your doctor informed:

- 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. That will help your doctor prescribe medication for you.
- 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 your insurer won’t cover it, are there alternatives?
- If you find out about step therapy when at the pharmacy, you should:
  - Ask the pharmacist for any information he or she received and make a note 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 together 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 how to appeal a medication coverage decision. You may need your doctor to intervene as you work with the insurance company. In most cases, your doctor will be required to write a letter to your insurance company. In your letter in the mail, be sure to ask about it when you speak to the representative.

You can find printable sheets to help you track your symptoms, medication use, and more at www.letmydoctorsdecide.org/trackers. Visit www.letmydoctorsdecide.org/appeals-letter-templates to access sample letters.

Navigating the Appeals Process

1. 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.
2. Insurers may require you to make appeals online. Find out what process you need to follow when you call.
3. Maintain good records of your conversations including names of who you spoke with, dates and times of calls, case reference numbers, and more. Keeping these records will help move future calls along more quickly, especially if you have to appeal decisions more than once.
4. Ask your insurance company what your doctor can do to help during the appeals process. Be sure to stay in close touch with your doctor as he or she may receive information from your insurer directly.
5. Your health insurance company is legally required to provide, upon request, the name and contact information of an individual you may contact for information on your appeal.
6. If that doesn’t work, you may need to appeal the insurance company decision.

If you are faced with step therapy, you will likely need to work with both your doctor and insurance company to receive the medicine your doctor originally prescribed.

First, find out if your specific plan will help you navigate the process. If your insurance health insurance through your employer, let your human resources department know about the situation and your intent to appeal. In most cases, they will be able to provide information on your insurance plan’s policies and provide guidance during the appeals process.

Next, speak with your doctor and insurance company to learn of the other options that may help. Your doctor may be able to shift up equipment to show that you have already tried several options and that no option will work. If you think your insurer wants you to try a new drug, you will not be able to use the drug while you work to get the right medicine.

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