Step Therapy Protocol for Prescription Drugs

**Step therapy protocol** means a protocol, policy, or program that establishes a specific sequence in which prescription drugs for a specified medical condition, and medically appropriate for a particular patient, are covered by a health carrier or health benefit plan;

Our contract uses a requirement of Step Therapy for certain prescription drugs. We employ clinical pharmacists who review, research and analyze the efficacy and value of various drugs. Based on their reviews of clinical practice guidelines and recommended treatment of diseases, they recommend specific drugs as the first ones to try when a member begins or requires a change in medication therapy. For most people, these medications work well. In the limited instances where one of these medications isn’t effective and/or appropriate for a particular member, the prescribing physician contacts us about approving coverage for a different medication. Trying medications in this “step-by-step” fashion is called Step Therapy.

This also ensures that drugs are used in the appropriate clinical order for your medical condition. Step therapy exception occurs when a step therapy protocol is overridden in favor of immediate coverage of the healthcare provider’s selected prescription drug;

We may provide an exemption to a step-therapy protocol under the contract for a covered prescription drug requested by a member if:

1. The member has previously been approved to receive the prescription drug through the completion of a step-therapy protocol required by a separate health coverage plan; and
2. The member provides documentation originating from the health coverage plan that approved the prescription drug indicating that the member’s previous health coverage plan paid for the drug on the member’s behalf during the days immediately before the request.

**Prescription Drug Exception Process**

Prescription drug exception process is applicable when:

1. The drug is not covered based on our formulary.
2. We are discontinuing coverage of the drug.
3. The prescription drug alternatives required to be used in accordance with a step therapy requirement:
   a. has been ineffective in the treatment; or
   b. has caused an adverse reaction or harm to a member.