

# Drug Formulary

## What are the restrictions?

*There are some common restrictions on a drug formulary.*

### Step therapy

Requires you to first try an equally safe and effective drug that is cheaper before you are allowed to get a more expensive medication.

### Prior authorization

Requires your doctor to obtain authorization from your health insurance provider before they will pay for your medication.

### Quantity Limits

Puts a limitation on the amount of a particular drug you can get in a period of time.



### What do the different tiers mean?

Each tier represents a level of cost that you are required to pay for that medication. The number of tiers varies by formulary.

### What drugs are covered on the drug formulary?

Drug formularies typically include a combination of Food and Drug Administration (FDA) approved generic drugs and brand-name drugs.

### What are brand-name drugs?

A brand-name drug is a newer medicine that has been discovered, developed and marketed by a pharmaceutical company. Once a new drug has been discovered a patent is filed on it that prevents a rival company from creating a generic version for up to 20 years.

### What are generic drugs?

Generic drugs are identical to brand-name drugs in active ingredients, dosage, safety, strength, quality, performance and intended use. They are sold at substantial discounts compared to their brand-name counterparts.

### Are all drug formularies the same?

No. Each health insurance provider has its own drug formulary.

### Who decides what goes on a drug formulary?

Each health insurance provider uses an independent panel of experts to choose which drugs will go on the formulary. This is known as a pharmacy and therapeutics committee. The committee is made up of pharmacists, physicians and other clinical experts.

### Where can I get a copy of my drug formulary?

You can find a copy of your drug formulary on your health provider's website. You can also call your health provider directly and request that a printed copy of your drug formulary be mailed to you.