

Improving clinical and financial outcomes

No one can predict when a member will be diagnosed with a costly, complex chronic condition and new expensive therapies are coming to market at a new, rapid pace. However, plan sponsors can prepare to manage these costs while taking a clinically effective approach

Our proven program is rooted in three core values



Ensure clinically appropriate use of medications for approved conditions



Ensure the use of clinically effective first line medications before second-line



Align dispensing quantity with FDA-approved dosage guidelines

What is Prior Authorization?

Just as some healthcare plans approve certain medical procedures before they're performed to ensure those procedures are needed, some drugs need a "prior authorization" to make sure they are right for you and your condition and are covered by your pharmacy benefit.

Prior authorization is a program that lets you get the safe and effective medicine that you and your family need and helps IPBC maintain affordable prescription-drug coverage for everyone your plan covers.

When your pharmacist tells you that your prescription needs a prior authorization, Express Scripts needs more information to know if your plan covers the drug. Only your own physician can provide this information and request a prior authorization.



What is Step Therapy?

Step therapy is a program for people who take prescription drugs regularly to treat a medical condition, such as arthritis, asthma or high blood pressure. It is in place to make sure you get safe and proven-effective medicine for your condition – at the lowest possible cost to you and the Plan.

In step therapy, drugs are grouped in categories, based on treatment and cost:

First-step medicines – Generic and lower-cost brand-name medicines. They are proven to be safe and effective, as well as affordable.

Second-step medicines – Typically brand name medications. They are best suited for patients who do not respond to first-line medicines.



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What is Quantity Management?

Drug quantity management provides the medication you need for your good health and the health of your family, while making sure you receive them in the amount — or quantity — considered safe, according to the drug manufacturer, the FDA, and the most up-to-date clinical information.

There is nothing that you need to do differently — when you submit a prescription for a medicine in a DQM program, you'll get the recommended amount — which should last until it's time for a refill

