

Policies & Procedures

Out-of-Network Access

Generally, RxAmerica covers drugs filled at an out-of-network pharmacy in limited circumstances when a network pharmacy is not available. Our objective is to minimize the need for beneficiaries to seek services out-of-network by contracting with pharmacies across all Medicare regions, and by contracting with numerous retail pharmacy chains. The following are circumstances when we will consider coverage of prescriptions out-of-network: 1) member is traveling outside service area, becomes ill and cannot access a network pharmacy; 2) member is unable to obtain a covered Medicare Part D drug in a timely manner within service area because there is not a network pharmacy within a reasonable driving distance that provides service 24 hours a day, seven days a week; 3) member is prescribed an orphan or specialty drug that is not regularly stocked at an accessible network pharmacy; 4) a pharmacy is not available in an area where a National Emergencies Act and/or a Public Health Emergency declaration have been announced. Before you fill your prescription in these situations, contact Customer Care at 1-800-429-6686 or TTY 1-877-279-0371, 8 a.m. to 8 p.m. (local time), seven days a week to see if there is a network pharmacy in your area where you can fill your prescription.

Complaints

A member has a right to make a complaint if there are concerns or problems with any part of the service or care you receive as a plan member. RxAmerica encourages you to let us know right away if you have questions, concerns, or problems related to your prescription drug coverage. RxAmerica will try to resolve any complaint (also known as a "grievance") that you may have over the phone. If Customer Care is unable to achieve a resolution, we have a formal procedure to have your complaint reviewed. Please call our casework department at 1-866-546-0662 or TTY 1-877-279-0371, 8 a.m. to 5 p.m. (local time) for assistance with any grievance.

Coverage Determination

A Coverage Determination is a decision about whether a drug prescribed for you is covered by RxAmerica and the amount, if any, you are required to pay for the drug. An example of a Coverage Determination is a decision to approve or deny a Prior Authorization request or to approve or deny a request to cover a drug that is not on the formulary. You have the right to ask us for an "exception" if you

believe you need a drug that is not on our list of covered drugs (formulary) or believe you should get a drug at a lower co-payment. Your doctor must provide a statement to support your request. You must contact us if you would like to request a coverage determination. Please call our Customer Care at 1-800-429-6686 or TTY 1-877-2790371, 8 a.m. to 8 p.m. (local time), seven days a week for assistance with any coverage determination request.

Appeal

You may make an appeal if you disagree with a decision to deny a request for health care services or prescription drugs or payment for services or drugs you already received. A member must file an appeal if the member wants RxAmerica to reconsider and change a decision we have made to deny coverage of or payment for a prescription drug you are taking. You cannot request an appeal if we have not made a coverage determination.

Quality Assurance

The primary objective of RxAmerica's quality assurance program is to ensure adequate measures and systems to reduce medication error and adverse drug interactions and improve medication use.

Medication Therapy Management (MTM) Program

We offer an MTM program at no additional cost for members who meet certain criteria (i.e. those with multiple medical conditions, taking many prescription drugs, and have high drug costs). We will contact members who qualify for this program. RxAmerica uses the MTM program to help our members use appropriate drugs to treat their medical conditions and avoid possible medication errors. If you qualify to join our MTM program, we will send you additional information about the program.

Utilization Management

We conduct drug utilization reviews for all of our members to make sure that they are receiving safe and appropriate care. These reviews are especially important for members who have more than one doctor who prescribes their medications. We conduct drug utilization reviews each time you fill a prescription and through regular review of your prescription history. During these reviews, we look for prescription drug problems, such as possible medication errors, duplicate drugs, drugs that are inappropriate because of age or gender, possible harmful interactions between drugs you are taking, drug allergies, and drug dosage errors. If we identify a medication problem during our drug review, we will work with you and your doctor to address the problem.