



Pharmacy benefit programs

Find options that help promote appropriate use, reduce costs and improve members' well-being

**United
Healthcare**
Oxford

Helping to reduce cost and support better health

Our pharmacy benefit programs range from those based on the U.S. Food and Drug Administration (FDA) guidelines to innovative initiatives

Clinical and utilization management programs

Encouraging appropriate medication use to promote safety and reduce waste

Step Therapy¹

Step Therapy helps curb the cost of medications and lower the total costs in categories where clinically similar, more cost-effective medications are available. The program directs members to a lower-cost medication (known as Step 1) before providing coverage for a higher-cost alternative (known as Step 2). Members currently using a Step 2 medication may be grandfathered and therefore, unaffected by this program.



Supply limits

Supply limits help address safety concerns and minimize waste by setting limits on the amount of medication that can be dispensed for 1 month or 1 copay. These limits are carefully considered by our National Pharmacy and Therapeutics (P&T) Committee and are based on guidelines included in FDA labeling, dosing recommendations, medical literature and our claims data.

Precertification

Precertification (sometimes referred to as preauthorization) requires physicians to provide additional clinical information to verify benefit coverage. This helps ensure physicians are prescribing the medication that meets coverage guidelines for a covered condition. For example, Actiq is used to treat cancer pain. But doctors may sometimes also prescribe Actiq for migraines, even though it's not approved for this use. Precertification helps promote safety and may help reduce costs.

High-utilization narcotics

This program identifies and monitors members who may be inappropriately using narcotics (pain medications) by seeking them from several prescribers and filling them at numerous pharmacies. Patient-specific prescription information is provided to those physicians who prescribed the narcotics. This information helps them review medication use and promote coordination of care.

Specialty Pharmacy program²

Improving health outcomes and lowering costs through total condition management

The Specialty Pharmacy program provides total care coordination for members with chronic and complex conditions that can be debilitating or even life-threatening. Since these conditions require expensive medications and treatment, a more comprehensive approach to treatment can result in significant cost savings. Through our standard program, members may be directed to a specialty pharmacy and supported through utilization management programs.

Helping balance cost and care

We can work closely with you to create a tailored specialty pharmacy benefit to help meet your goals and objectives. From prescription drug list (PDL) options and utilization management techniques to an exclusive specialty offering, site of care redirection and the Split Fill program for oncology therapies, we offer a wide range of alternatives to control costs. And to help keep your plan on track from month to month and year to year, you can receive consultative reporting and analytics that include specialty spend, trend, utilization management, adherence and other key metrics.

Delivering more value with pharmaceutical manufacturers

Our size and scale are leveraged to drive additional value when contracting with pharmaceutical manufacturers for drug costs, rebate amounts and price protection considerations. Our relationships with more than 100 pharmaceutical manufacturers let us provide access to specialty medications, including limited distribution drugs, at competitive costs.

Comprehensive member engagement

From letters highlighting savings to extensive online information and 1-on-1 support through the Customer Care Center, members have the tools and information to help them better manage their pharmacy benefit.



Home delivery and lower-cost options

Helping with savings opportunities for members

Optum® Home Delivery

When it comes to the regular costs of maintenance medications, it's important to take advantage of a smart solution — Optum Home Delivery. It uses customized letters and outbound calls to let members know how they can save money on select maintenance medications.

- **Benefit design.** Your plan's benefit design can include incentives for members to use home delivery. One way is to offer greater savings through lower copay amounts for ordering 3-month supplies of maintenance medications from Optum Home Delivery.
- **Optimized costs.** Driving mail service utilization may reduce costs for you and lead to greater savings for your employees and plan members.
- **Enhanced safety.** Each new and refilled prescription goes through a minimum of 10 dispensing quality checkpoints to help verify that each order is processed safely and accurately.

Price a medication

Our drug pricing tool lets members search for medications before buying them at the pharmacy. Pricing includes costs for the Optum Home Delivery and participating retail pharmacies. The tool also displays the cost based on specific benefit plans.

Lower-cost options

Lower-cost alternatives are available to treat most conditions. Members should work with their doctor to find the best medication for them. Members can find a listing of available lower-cost medications on myuhc.com® accessible through the Pharmacies & Prescriptions section after signing in to the website.

Learn more

Contact your Oxford representative or broker
for more information about these programs.

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¹ For New Jersey fully insured members, this program is referred to as First Start.

² The Specialty Pharmacy program does not apply to members of any Connecticut Oxford plan.

Optum is the Pharmacy Benefit Plan Administrator for Oxford members.

All branded medications are trademarks or registered trademarks of their respective owners.

All PEPM savings noted are based on our commercial memberships who implemented the programs and are not guarantees.

Actual savings may vary.

Oxford insurance products are underwritten by Oxford Health Insurance, Inc. Oxford HMO products are underwritten by Oxford Health Plans (CT), Inc. and Oxford Health Plans (NJ), Inc.