

TREATING PHYSICIAN

Pharmacy Preferred Provider Organization

1. What is a pharmacy PBM?

A Pharmacy Benefit Manager (PBM) is a company that contracts directly with pharmacies in order to establish a preferred provider organization (PPO) for its customers.

Montana law provides that workers' compensation insurers can create Preferred Provider Organizations to help deliver benefits and control costs. Once the injured worker has been notified of the PPO and the providers available through the PPO, they must go to those providers for benefits. After notice is given, the insurer is not liable for benefits obtained from non-PPO providers.

2. What does this mean?

Montana State Fund (MSF) has entered into a partnership with Express Scripts to coordinate the delivery of prescription medications. Express Scripts will work directly with participating Montana pharmacies to fill prescriptions you write for our injured employees.

Pharmacies will have the opportunity to bill electronically, receive payment faster with little or no issues, and know beforehand that the claim has been received and accepted. No more questions, on most prescriptions, about whether it is a valid claim and when, or if, they will be paid by MSF.

3. How will this affect me?

Montana law allows for limitations on providers permitted to treat injured workers. The law identifies the appropriate provider(s) as the "treating physician."

As the "treating physician" for an injured employee, you are the only one who can write prescriptions pertaining to the occupational disease/injury for which they are being treated. If you also have a PA-C or FNP working with you that will also potentially be treating the injured employee and writing prescriptions, they can also be listed as treating providers.

Only treating providers will have their prescriptions honored without delay. Should someone other than the identified treating physician write a prescription, the pharmacy will first have to get authorization for payment. Workers' compensation law and coverage provides benefits for occupational diseases/injuries generated as a result of a work incident or exposure. MSF is working to assure that the medicines needed are directly related to the work injury or exposure.

4. Will I be able to write the scripts for drugs I want to treat my patients?

There is no change in the prescriptions a treating provider can write. The workers' compensation law requires that to the extent therapeutic equivalent generic drugs are available, insurers are only liable for the price of the generic drug. For many drugs, with an accepted claim and the pharmacy card issued to the injured worker, there is no change in their ability to have their prescriptions filled. For some drugs, particularly for opioids and narcotics or if there is a question about the drugs relationship to the claimed injury, the injured employee may have to wait for the pharmacy to electronically contact the MSF claim examiner to determine whether the prescription is compensable under the workers' compensation law. Montana workers' compensation law does not provide complete health care coverage. MSF is only responsible for paying for treatments and prescriptions related to the workers' compensation injury or exposure.

5. How can I help my patient get what he or she needs?

You can help minimize any delay by reviewing the preferred drug list, and utilizing drugs on that list as much as you feel appropriate for your workers' compensation patients. By using the drugs on the list, pharmacies will not have to wait for a review of compensability.

6. Why is there a preferred drug list?

The preferred drug list identifies the drugs that can be provided without prior authorization of payment. Montana law provides that unless specifically required, generic drugs, when available, are to be used for workers' compensation prescriptions.

The list includes the generic drugs available, and adds the specific name brand drugs that insurers are only liable for the purchase of generic-name drugs, unless the generic-name drug is unavailable.

Utilizing the drugs from this list, where appropriate, assures your patient that there will be no delay. Prescriptions for drugs not on the preferred drug list may be filled, but there may also be a delay while the pharmacy gets authorization for payment from MSF.

7. Can we change the preferred drug list?

Yes, and we hope you will provide your input to our Pharmacy Liaison at 1-800-332-6102, extension 5010. It has to be a living document, as treatments and procedures change, and new drugs are introduced. Please let us have your feedback on needed changes to the list. We will not guarantee that all the changes suggested will be accepted, but we need your involvement to make the right changes.

8. Why is Montana State Fund Using a Pharmacy PBM?

Pharmaceutical costs are the single fastest growing medical expense in workers' compensation. A Pharmacy PPO program, such as the contract we have created with

Express Scripts, can help limit those increasing costs. Montana employers get the advantage of controlled costs and greater assurance that the drugs their workers' compensation premium pays for are related to the workplace injury or exposure. MSF gets the advantage of knowing that the drugs that are prescribed, and the treating physicians, are correctly connected to the workers' compensation injury or exposure.

9. Why is so much of this information related to what the law states? Isn't workers' compensation limited to the coverage under the insurance contract?

The workers' compensation insurance is based solely on state law. The workers' compensation insurance you, or any employer, purchases provides coverage "as required under state law." There are no deductibles, no co-pays and unless specifically identified in the law, no limitation of injuries or diseases covered. If the disease or injury arises in the course and scope of employment, more commonly, if the injury or exposure happened at work, benefits are provided. Those benefits include medical treatment – for that injury or exposure – and to the extent wages are lost, wage replacement.

Workers' compensation benefits are limited by law to those related to the workplace injury or exposure. Workers' compensation does not provide unlimited full benefit health coverage. By law, workers' compensation should not pay for unrelated injuries or treatments. This Pharmacy PPO program will help identify those prescriptions not related to the workers compensation injury or exposure, and help limit the increases in drug costs to Montana employers.