

INJURED EMPLOYEE

Pharmacy Preferred Provider Organization

1. What is the Pharmacy PPO?

Montana law provides that workers' compensation insurers can work with providers to 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 for benefits, they must go to those providers for benefits. The insurer is not liable for benefits obtained from non-PPO providers, after notice is given.

Montana State Fund (MSF) provides notice to **every** injured employee through one of two letters that is sent to everyone who files a report of an injury at work.

Through the competitive bid process, MSF contracted with a pharmacy benefit manager (PBM) to organize and run our Pharmacy PPO. The PBM is a company that contracts directly with pharmacies in order to establish a preferred provider organization (PPO) for its customers.

2. What does this mean?

Montana State Fund (MSF) has entered into a partnership with Express Scripts to coordinate provision of prescription medications. Express Scripts will work directly with participating Montana pharmacies to fill prescriptions.

3. How does this affect me?

When you visit a participating pharmacy, you must present your prescription card or claim number and the Pharmacy PPO information noted in the claim letter MSF sent to you so they can process your prescription. A list of the participating pharmacies in Montana has been provided to you.

At the start of this new program, certain prescription medications that you have had filled in the past will require preauthorization by your Claims Examiner. Past payment of prescription medications does NOT guarantee continued authorization of payment.

As your claim letter states, under Montana law, if you fill prescriptions at non-participating pharmacies, MSF will not be liable for payment. If you want to use pharmacies not in the program, you will have to pay for those prescriptions.

In limited situations, you may have to visit your treating doctor to transfer your prescription to a participating pharmacy.

4. Will my doctor change?

No. There is no change in the doctors you have been seeing as a result of this program. However, for most claims, we must know whom you see, and prescriptions will be limited to your authorized treating physician.

5. Is there a list of participating pharmacies?

Yes. You should have received a prescription card or a letter from MSF with your claim and pharmacy information, and a list of participating pharmacies.

Pharmacies around the country will be joining the program. As a result, the list of pharmacies is subject to change. You can call Express Scripts Customer Service at 1-877-704-6979 with the zip code or county to verify specific pharmacy participation.

You can also access the MSF Website (www.montanastatefund.com) or the Express Scripts website (www.express-scripts.com) for a list of Montana participating pharmacies.

6. I no longer live in Montana. Do I have to go to a Montana pharmacy or travel to Montana to get my prescription filled? What happens if I need to fill a prescription while I'm traveling?

Express Scripts is a national organization and they have contracts with pharmacies in all 50 states. You can call Express Scripts at 1-877-704-6979, or check their website at www.express-scripts.com to find the nearest pharmacy to you. If you're traveling, make sure you have your prescription card and your claim number to give to the out-of-town pharmacists. Check with your current pharmacy to see if they are a participating pharmacy. If they are not, they can contact Express Scripts at 1-877-704-6979 to become part of the program.

7. What do I do if I have already paid for a prescription out-of-pocket?

If you paid for prescriptions prior to receiving your claim letter or prescription card, and MSF has accepted liability for your claim, you should return to the participating pharmacy to have the prescription run through Express Scripts. In this situation, the pharmacy will pay your out-of-pocket expense. If for some reason you cannot return to the dispensing pharmacy to obtain repayment of a prescription or the pharmacy is unable to rerun the prescription electronically, for an accepted claim, send us the receipt showing:

- Your MSF claim number
- Name of the medication
- Prescription number
- NDC number if available
- Date filled
- Quantity / days supplied

- Price paid
- Name of the prescribing physician / DEA number

MSF will arrange for reimbursement at the amount you paid one time.

Prior to filing or acceptance of your claim Express Scripts will fill a limited amount of medications prescribed by your physician when you submit the Express Scripts Temporary Prescription ID letter provided by your employer. These medications must be related to treatment for the claimed occupational disease or injury. This payment does not constitute acceptance of your claim, nor a guarantee that it will be accepted, or acceptance that the prescription will be authorized for refill.

Refills or additional prescriptions **may** be authorized, but will require prior approval by the Claims Examiner.

Any payments made for medications prior to formal notification of acceptance of your claim **DO NOT** constitute acceptance of your claim.

8. What if I choose not to use a participating pharmacy?

Once you have received your claim letter, with notification of the Pharmacy PPO program, MSF will not be liable for prescriptions filled at non-participating pharmacies. You will be required to pay for any further prescriptions filled at these non-participating pharmacies.

9. My physician prescribed a generic medication but I prefer to use the brand name. Will MSF pay for this?

Montana law states that an insurer is liable only for the purchase of generic-name drugs if the generic equivalent to the brand-name drug is available. If there is a generic drug available, MSF will pay only for the use of the generic drugs. If you prefer the brand name drug, you can pay the difference; however, MSF will not reimburse you for that amount.

10. I usually see the Physicians Assistant, or the Nurse Practitioner in my physician's office. Can they prescribe medicine for me the same as the physician would?

Yes, anyone licensed by the state of Montana to write prescriptions will have the prescription honored. If they are not identified as the treating provider for your claim, the pharmacist may require prior approval from MSF before honoring your prescription.

11. I got hurt at work, but don't have a claim number, what do I do now?

If you have been injured as the result of work, and your employer is covered by MSF, you can call us to file a First Report of Injury (1-800-332-6102), or file one

electronically through our web site at www.montanastatefund.com. A claim number will automatically be assigned.

Although a claim number has been assigned, that does not mean MSF has accepted liability for the claim. Prior to acceptance of a workers' compensation claim, Express Scripts will fill a limited amount of medications prescribed by the injured employee's treating physician when s/he submits the Express Scripts Temporary Prescription ID letter provided by his/her employer. These medications must be related to treatment for the claimed occupational disease or injury. This payment does not constitute acceptance of the claim, nor a guarantee that it will be accepted, or acceptance that the prescription will be authorized for refill.

12. 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?

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 out of the employment, is in the course and scope of employment and involves a covered employee, 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.