

PHARMACY

Pharmacy Preferred Provider Organization

1. What is the pharmacy PBM?

The 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?

MSF has contracted with the PBM Express Scripts to coordinate the provision of prescription medications. Express Scripts will work directly with participating Montana pharmacies to fill prescriptions.

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. On most prescriptions, there will be no more need for questions about whether it is a valid claim and when, or if, they will be paid by MSF.

3. Does this mean Montana State Fund will be using mail-order services, instead of the local pharmacy?

No. Mail order prescriptions are available, but MSF is only making mail order pharmacy services available at the injured employee's request, and we are not pursuing this as an alternative to the local pharmacy.

4. How do I submit my electronic claims, and who sets up the program?

Please contact Express Scripts at 1-800-824-0898 for more information. The following information will assist you in setting up the claim:

ESI BIN #: 003858

Processor Control: A4

Member ID: 12-digit claim number for the person; starts with a 03 or 04

Group #: K9HA

5. What if I don't have the capabilities or am unable to submit the claims electronically?

Please contact Express Scripts directly at 1-800-824-0898 for assistance with electronic billing. MSF no longer accepts paper bills.

Non-member pharmacies will be contacted by Express Scripts and advised that the injured employee will be redirected to member pharmacies. We encourage non-member pharmacies to enroll in the PPO as a member pharmacy.

6. My pharmacy uses a "third-party" biller to file our workers compensation claims. Do I continue to use them?

MSF no longer authorizes or pays for prescriptions filled through a "third-party biller", and requires pharmacies to fill prescriptions electronically through our PBM.

7. Is there a list of drugs commonly used or a preferred drug list used?

Yes, we can provide you with a preferred drug list of medications that can be filled without preauthorization. Please contact the MSF Pharmacy Team at 1-800-332-6102, ext. 5010. These drugs will typically be generic medications and common-use name brands. Montana law provides a workers' compensation insurer is liable only for the purchase of generic-name drugs if the generic-name product is the therapeutic equivalent of the brand-name drug prescribed by the physician, unless the generic-name drug is unavailable.

If you know of a reason to change the preferred drug list, please let us know. As drugs become available as generics, and new drugs become available, the list will be updated. Please contact us through the MSF Pharmacy Team at 800-332-6102, ext. 5010. While we may not make a change you request, your input will be invaluable.

8. If the prescribed medication is not on this preferred drug list, how do I get authorization to fill this prescription?

All medications must be electronically transmitted through Express Scripts. If a medication requires prior authorization, an electronic request is sent through Express Scripts to MSF, and you will be notified via fax from Express Scripts when action has been taken by MSF.

9. An injured employee has requested an early refill of their medication. What are the rules concerning early refills?

MSF will only authorize payment for early refills if the current prescription is at least 80% utilized and a renewal is still valid.

- 10. An injured employee has requested an early refill due to a change in their dosage as authorized by their treating physician. How do I complete this request?**

Please contact Express Scripts at 1-800-824-0898 for assistance with this authorization.

- 11. A prescription has been presented for fill that is over 30 days from the date it was written. Can I fill this prescription?**

Prior authorization is required on prescriptions that are over 30 days from the date the prescription was first written. Please contact Express Scripts at 1-800-824-0898.

- 12. An injured employee has requested a refill of a prescription that has not been filled for at least 26 weeks. What is your procedure on this?**

Please contact Express Scripts at 1-800-824-0898.

- 13. What happens if the injured employee presents a prescription, but doesn't have a claim number?**

Prior to filing or 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.

- 14. The preferred drug list shows mostly generic drugs. What if the treating physician prescribed a brand-name drug?**

Montana law states that an insurer is liable only for the purchase of generic-name drugs if the therapeutic equivalent to the brand-name drug prescribed is available. If there is a generic drug available, please fill the prescription using the generic drugs.

If the provider specifically requests a brand-name and the generic is on the preferred provider list, MSF requires preauthorization by the Claims Examiner on the claim. Please contact Express Scripts at 1-800-824-0898.

- 15. Why is so much of this information related to what the law states?**

The workers' compensation insurance purchased by any employer 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.

By law, workers' compensation benefits are limited to those related to the workplace injury or exposure. It 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.