

# Step Therapy

Most medical conditions have multiple medication options. Although the options treat the same condition effectively, their prices can vary. Step therapy helps you get the treatment you need and may save you money.

## Here's how it works:



Step therapy requires you to try Step 1 drugs before Step 2 drugs can be covered. Step 1 drugs usually cost less and can be used to treat the same conditions as Step 2 drugs. If you already tried a Step 1 drug and it didn't meet your needs, or your doctor wants you to keep taking your Step 2 drug(s), your doctor will need to ask for a prior authorization (PA). A prior authorization is an approval your doctor gets from us before you can get coverage for the drug.

If the PA is approved, you may continue to fill your prescription(s) as usual. If the PA is not approved, you will have to pay the full cost of the drug(s). The amount you pay for the drug(s) will not count toward any deductible or out-of-pocket maximum you may have.

In some situations, coverage for your original medication may be extended if you need extra time to review your options with your doctor. We encourage you to discuss your treatment and medication options with your doctor.



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