

Preventive Care Medications

Advantage Prescription Drug List (PDL)^{1,2,3,4} \$0 Cost-share Medications & Products

U.S. Preventive Services Task Force A & B Recommendation Medications and Supplements

These medications and supplements will be covered at \$0 cost-share when:

- ▶ Prescribed by a health care professional
- ▶ Age and/or gender appropriate
- ▶ Filled at a network pharmacy

Most medications are available over-the-counter (OTC) except for prescription fluoride. All brands are covered by the pharmacy benefit.

OTC	Medication/Supplement	Gender	Age	Reason
Available Sept. 1, 2015	Aspirin – 81 mg	Women	Childbearing age	Prevent preeclampsia during pregnancy
	Aspirin – 81, 162 & 325 mg	Both	Men age 45-79 Women age 55-79	Prevent cardiovascular disease
	Folic acid 400 & 800 mcg	Women	Childbearing age	Prevent birth defects
	Iron liquid supplement	Both	Children age 0-1 year	Prevent anemia due to iron deficiency
	Vitamin D - 400 & 1,000 units	Both	Age 65 and over	Fall risk prevention
Rx	Medication/Supplement	Gender	Age	Reason
	Fluoride tablets, solution (not toothpaste, rinses)	Both	Children age 0-6 years	Prevent dental cavities if water source is deficient in fluoride

Over-the-Counter (OTC) Contraceptives for Women

These contraceptives are available over-the-counter (OTC) and will be covered at \$0 cost-share when:

- ▶ Prescribed by a health care professional
- ▶ Filled at a network pharmacy

Contraceptive films
Contraceptive foams
Contraceptive gels
Contraceptive sponges
Emergency contraceptives (generic for Plan B, generic for Plan B One-Step)
Female condoms

Male contraceptives are not covered under the Patient Protection and Affordable Care Act (PPACA).

Prescription Hormonal Contraceptives

Brand Hormonal Contraceptives	
●	Micronor
●	Natazia
●	Ortho-Cyclen
●	Ortho-Novum 7/7/7
●	Ortho Tri-Cyclen
●	Yasmin
○	NuvaRing <i>Available July 1, 2015</i>
Generic Hormonal Contraceptives	
●	Altavera, Chateal, Kurvelo, Levonorgestrel/Ethinyl Estradiol, Levora-28, Marlissa, Portia (generic Nordette)
●	Alyacen 1/35, Cyclofem 1/35, Dasetta 1/35, Necon 1/35, Nortrel 1/35, Pirmella (generic Ortho-Novum 1/35)
●	Apri, Emoquette, Enskyce, Desogestrel/Ethinyl Estradiol, Reclipsen, Solia (generic Desogen, Ortho-Cept)
●	Aranelle, Leena (generic Tri-Norinyl)
●	Aubra, Aviane, Delyla, Falmina, Lessina, Levonorgestrel/Ethinyl Estradiol 0.1/0.02 mg, Lutera, Orsythia, Sronyx (generic Alesse)
●	Caziant, Velivet, Cesia (generic Cyclessa)
●	Cryselle, Elinest, Low-Ogestrel, Norgestrel/Ethinyl Estradiol 0.3/0.03 mg (generic Lo/Ovral)
●	Enpresse, Levonest, Myzilra, Trivora-28 (generic Triphasil)
●	Introvale, Jolessa, Levonorgestrel/Ethinyl Estradiol 0.15 mg/30 mcg, Quasense (generic Seasonale) <i>Available July 1, 2015</i>
●	Gildess FE, Junel FE, Larin FE, Microgestin FE, Tarina FE (generic Loestrin FE)
●	Kelnor 1/35, Zovia-1/35E (generic Demulen 1/35)
●	Necon 0.5/35, Nortrel 0.5/35, Wera 0.5/35 (generic Brevicon, Modicon)
●	Necon 1/50 (generic Norinyl 1/50)
●	Necon 10/11 (generic Ortho-Novum 10/11)
●	Zovia-1/50E (generic Demulen 1/50)
▲	Medroxyprogesterone Acetate (generic Depo-Provera)
■	Xulane (generic Ortho-Evra) <i>Available July 1, 2015</i>

Prescription Cervical Caps and Diaphragms

Brand Cervical Cap	
	Femcap
Brand Diaphragms	
	Koro-Flex
	Koromex
	Omniflex
	Ortho Coil
	Ortho-Diaphragm
	Ortho Flex
	Prenif
	Wide-Seal

KEY

- Oral Contraceptive
- Contraceptive Vaginal Ring
- ▲ Injectable Contraceptive
- Contraceptive Transdermal Patch

¹. Please note this list is subject to change.

². Always refer to your benefit plan materials to determine your coverage for medications and cost-share. Some medications listed on the PDL may not be covered under your specific benefit. Where differences are noted, the benefit plan documents will govern.

³. Groups that qualify for a **religious exemption** will receive the U.S. Preventive Services Task Force A & B Recommendation medications listed on the Preventive Care Medications list without cost-share. They will not receive either the OTC or PDL Tier 1 contraceptives without cost-share. However, UnitedHealthcare will provide or arrange for contraceptives coverage for members of Eligible Organizations as required by PPACA.

⁴. All branded medications are trademarks or registered trademarks of their respective owners.

Prescription Emergency Contraceptives

Brand Emergency Contraceptives
ella
Plan B One-Step
Generic Emergency Contraceptives
Levonorgestrel 0.75 mg, Next Choice (generic Plan B)
EContra EZ, Fallback Solo, Levonorgestrel 1.5 mg, My Way, Next Choice One Dose, Opcicon One-Step (generic Plan B One-Step)

Tobacco Cessation Medications

If you need help to quit smoking or using tobacco products, these preventive medications will be available at \$0 cost-share starting on your health plan's next renewal date on or after January 1, 2015. To qualify, you need to:

- ▶ Be age 18 or older
- ▶ Ask your doctor to obtain notification/prior authorization. Your doctor will need to let us know you are also getting counseling to help you stop using tobacco products.
- ▶ Get a prescription for these products from your doctor, even if the products are sold over-the-counter (OTC)
- ▶ Fill the prescription at a network pharmacy

Up to two 90-day treatment courses are covered at no cost each year. Prior authorization is required for each 90-day drug supply.

Over-the-counter Medications <i>Requires Prior Authorization</i>	• Nicotine Replacement Gum	
	• Nicotine Replacement Lozenge	
	• Nicotine Replacement Patch	
Prescriptions <i>Requires Prior Authorization</i>	• Bupropion sustained-release (generic Zyban) Tablet	
	• Nicotrol Inhaler	These three prescription medications are covered with Prior Authorization after members have tried: 1) One over-the-counter nicotine product <i>and</i> 2) Bupropion sustained-release (generic Zyban) separately
	• Nicotrol Nasal Spray	
	• Chantix Tablet	

Breast Cancer Preventive Medications

For women who are at increased risk for breast cancer but have not had breast cancer, these preventive medications are available at \$0 cost-share. To qualify, a woman must:

- ▶ Be age 35 or older
- ▶ At increased risk for the first occurrence of breast cancer – after risk assessment and counseling
- ▶ Obtain Prior Authorization

Most plans cover these medications at normal cost-share for the treatment of breast cancer, to prevent breast cancer recurrence and for other indications. They are available at \$0 cost-share to prevent the first occurrence of breast cancer if a Prior Authorization is obtained. If a woman qualifies, she can receive these drugs at \$0 cost-share for up to five years, minus any time she has been taking them for prevention.

raloxifene
tamoxifen

Health Care Reform

Pharmacy Benefit Preventive Care Medication Coverage

Frequently Asked Questions

We know that many of our clients have questions about the pharmacy benefit Preventive Care Medication coverage required by the Patient Protection and Affordable Care Act (PPACA), or “health reform law” effective August 1, 2012 and continuing to be clarified by the U.S. Departments of Labor, Health & Human Services and the Treasury. In response, we have prepared the following FAQ to address your questions, and steps UnitedHealthcare is taking to help manage the added costs represented by this coverage requirement.

If you need more information, please contact your UnitedHealthcare representative or, visit UnitedHealthcare’s [United for Reform Resource Center](#).

What medications are covered?

The health reform law requires coverage of U.S. Preventive Services Task Force A & B Recommendation medications when age-, gender- and/or condition-appropriate, and FDA-approved prescription and over-the-counter (OTC) contraceptive methods for women at 100%, without charging a co-payment, co-insurance or deductible, when prescribed by a health care professional and filled at a network pharmacy.

- ▶ Select prescription contraceptives have been covered at \$0 cost-share by most plans since 2012.
- ▶ U.S. Preventive Services Task Force A & B Recommendation medications and OTC contraceptives became available at network retail pharmacies at \$0 cost-share beginning November 1, 2013.⁵
- ▶ Breast cancer preventive medications became available at \$0 cost-share on September 24, 2014 for eligible women.
- ▶ Tobacco cessation products will become available at \$0 cost-share for eligible members on your plan’s next renewal date on or after January 1, 2015.
- ▶ Due to a May 11, 2015 FAQ released by the U.S. Departments of Labor, Health & Human Services and the Treasury, three new methods of contraception including vaginal rings, transdermal patches and continuous cycle pills will become available on July 1, 2015.
- ▶ Low-dose aspirin (81 mg) will become available at \$0 cost-share on September 1, 2015 for pregnant women at risk for preeclampsia.

How does this affect our pharmacy coverage?

To satisfy PPACA requirements, we maintain a list of Preventive Care Medications on the Advantage PDL, listed on pages 1-3 of this document. These medications are available at no cost to members on both standard and high-deductible or consumer-driven health (CDH) plans.

How will the May 11, 2015 FAQ issued by the Departments of Labor, Health & Human Services & the Treasury affect our contraceptive coverage?

The May 11, 2015 FAQ newly requires coverage of 18 methods of FDA-approved contraception⁸.

Our Preventive Care Medication list already covers 10 of the 13 FDA-approved methods available under your **pharmacy benefit**. The remaining three methods will become available July 1, 2015 under your pharmacy benefit, and include:

- ▶ Vaginal rings (NuvaRing)
- ▶ Transdermal patches (generic Ortho Evra)
- ▶ Continuous cycle pills (generic Seasonale)

The other five forms of FDA-approved contraception are provided under your **medical benefit**.

As a response to the May 11, 2015 FAQ, we have also made the exception process easier to understand for members and providers – if members need a method of pharmacy benefit contraception that is not on this list for medical reasons. Medical reasons can include severity of side effects, whether the contraception is permanent or reversible, and whether the member is able to adhere to instructions for use.

⁵ The cost for U.S. Preventive Services Task Force A & B Recommendation medications and OTC contraceptives on this list could be reimbursed back to Feb. 20, 2013 when the U.S. Dept. of Labor FAQ guidance was issued. However, they became available at network retail pharmacies at \$0 cost-share on November 1, 2013.

⁶ When informed by a member’s health care provider, UnitedHealthcare will accommodate a coverage exception request for any member when one of the zero cost contraceptives listed on the Preventive Care Medications list may be medically inappropriate as determined by the health care provider for that member and UnitedHealthcare will waive the otherwise applicable cost-sharing for a contraceptive not represented on the Preventive Care Medications list.

⁷ U.S. Dept. of Health and Human Services, National Heart, Lung and Blood Institute, <http://www.nhlbi.nih.gov/health/resources/heart/hbp-pregnancy>.

⁸ The contraceptive methods for women currently identified by the FDA include: (1) sterilization surgery for women; (2) surgical sterilization implant for women; (3) implantable rod; (4) IUD copper; (5) IUD with progestin; (6) shot/injection; (7) oral contraceptives (combined pill); (8) oral contraceptives (progestin only); (9) oral contraceptives extended/continuous use; (10) patch; (11) vaginal contraceptive ring; (12) diaphragm; (13) sponge; (14) cervical cap; (15) female condom; (16) spermicide; (17) emergency contraception (Plan B/Plan B One Step/Next Choice); and (18) emergency contraception (Ella).

Frequently Asked Questions continued

How will aspirin to prevent preeclampsia during pregnancy be covered?

Effective Sept. 1, 2015, UnitedHealthcare will cover low-dose or baby aspirin (81 mg) for pregnant women who are at risk for preeclampsia. This low-dose aspirin will be covered at no cost if:

- ▶ Prescribed by a health care provider
- ▶ Filled at a network pharmacy

Preeclampsia affects about 6-8% of pregnant women, according to the U.S. Dept. of Health and Human Services and the National Heart, Lung and Blood Institute.⁷

How will the tobacco cessation products be covered?

Effective on your plan's next renewal date on or after January 1, 2015, UnitedHealthcare will cover select OTC and prescription tobacco cessation products at \$0 cost-share for eligible members.

To qualify, members must be:

- ▶ Age 18 or older
- ▶ Ask their doctor to obtain Prior Authorization/ Notification to confirm they are also **getting counseling** to help them stop using tobacco products
- ▶ Get a prescription for the products from their physician, even if the products are sold OTC
- ▶ Fill the prescription at a network pharmacy

Products available will include nicotine replacement gum, lozenges, patches and generic Zyban, or sustained-release bupropion. Brand Zyban will be excluded since the generic is covered. **Nicotrol**® and **Chantix**® will be covered without cost share when the above criteria are met and after failure/contraindication to a course of OTC nicotine replacement therapy and a separate course of bupropion.

Some self-funded customers will receive the new tobacco cessation benefit without Prior Authorization if their Summary Plan Description (SPD) does not contain Prior Authorization or Notification language, or if they currently cover tobacco cessation products without Prior Authorization.

How will the breast cancer preventive medications be covered?

Effective Sept. 24, 2014, UnitedHealthcare began covering risk-reducing breast cancer medications as a preventive benefit for women:

- ▶ Age 35 and older
- ▶ At increased risk for the first occurrence of breast cancer - after risk assessment and counseling
- ▶ Who obtain Prior Authorization

For this population, UnitedHealthcare covers raloxifene or tamoxifen without cost-share **for up to five years for eligible women, minus any time members have already been taking these drugs for prevention.** In addition to this ACA preventive coverage, UnitedHealthcare currently covers these drugs when prescribed for breast cancer treatment, to prevent breast cancer recurrence and for other indications, although cost-sharing may apply.

What is UnitedHealthcare doing to manage the cost of this coverage?

The health reform law specifically permits health insurance plans to use reasonable medical management techniques such as tiering to manage these preventive services.

- ▶ **For prescription contraceptive coverage** – Specifically, UnitedHealthcare has determined that contraceptives with the same progestin are equivalent to each other. Therefore, each unique progestin contraceptive medication is represented in PDL Tier 1 at no cost-share, making sure women have access to a variety of contraceptives.⁶

Three additional methods of pharmacy benefit contraception will become available starting July 1, 2015 due to the May 11, 2015 FAQs issued by the government. They include vaginal rings, transdermal patches and continuous cycle pills. We will offer generics when available in these categories to help control costs, and continue to monitor the market for new generics. We may also institute clinical programs such as Prior Authorization or Step Therapy in future plan years.

Additional contraceptives are covered in higher-cost tiers at the applicable plan cost-share.

- ▶ **For breast cancer preventive medications** – The Prior Authorization program will be used to manage the cost of these medications. Approximately five percent of the women currently taking these medications will qualify to receive them without cost-share.

⁹ Centers for Disease Control, NCHS Data Brief, No. 136, December 2013, <http://www.cdc.gov/nchs/data/databriefs/db136.pdf>.

▶ **For tobacco cessation products** – The Prior Authorization and Step Therapy programs will be used to manage the cost of these products. Brand Zyban will be excluded since the generic formulation, bupropion sustained-release, will be covered. Nicotrol® and Chantix® will be covered without cost share after failure/contraindication to a course of OTC nicotine replacement therapy and a course of bupropion.

▶ **For low-dose aspirin prescribed for preeclampsia** – Pregnant women at risk for preeclampsia must get a prescription from their doctor to receive low-dose aspirin at no cost. Low-dose aspirin is also inexpensive. The cost of this program is expected to be negligible because the average number of pregnant women in the U.S. is approximately 10% of women ages 15-44,⁸ and only 6-8% of these women are at risk for this condition.⁷ As a result, approximately 0.8% of women ages 15-44 in the U.S. may develop preeclampsia.

Are there exceptions for customers who do not want to implement this reform provision?

Yes, there are some exceptions. If your plan is grandfathered, or has a religious exemption as either a Religiously Exempt Employer or an Eligible Organization, your plan may be exempt. For plan years that began on or after January 1, 2014, non-profit religious organizations could self-certify themselves as Eligible Organizations and exclude coverage of contraceptives if they have religious objections to covering contraceptives. However, customers must provide the correct certifications prior to their renewal date, in order to qualify.

If you believe that your firm qualifies for an exemption, please notify your broker, consultant, or UnitedHealthcare representative. Groups that qualify for a religious exemption will receive the U.S. Preventive Services Task Force A & B Recommendation medications listed on the Preventive Care Medications list when prescribed without cost-share; they will not receive either the prescribed OTC or PDL Tier 1 contraceptives without cost-share. However, UnitedHealthcare will provide or arrange for contraceptive coverage for members of Eligible Organizations as required by PPACA.

What if we have a high-deductible or consumer-driven health (CDH) plan?

The same no-cost option Preventive Care Medications are available for your members. However, if a member fills a prescription for covered products not on your plan's no-cost drug list, they will need to pay the full cost, until your pharmacy plan deductible is reached.

How can our enrolled members learn about Preventive Care Medications?

Standard Preventive Care Medication Lists and FAQs are available from your UnitedHealth representative. In addition, information is available to members on myuhc.com, or by calling the number on their health plan ID card.

What if the health care reform law requirements for Preventive Care Medication coverage change?

If the law requiring plans to provide Preventive Care Medications at no cost changes, we will keep you informed of how our plans will comply with these changes through our standard client communications.

