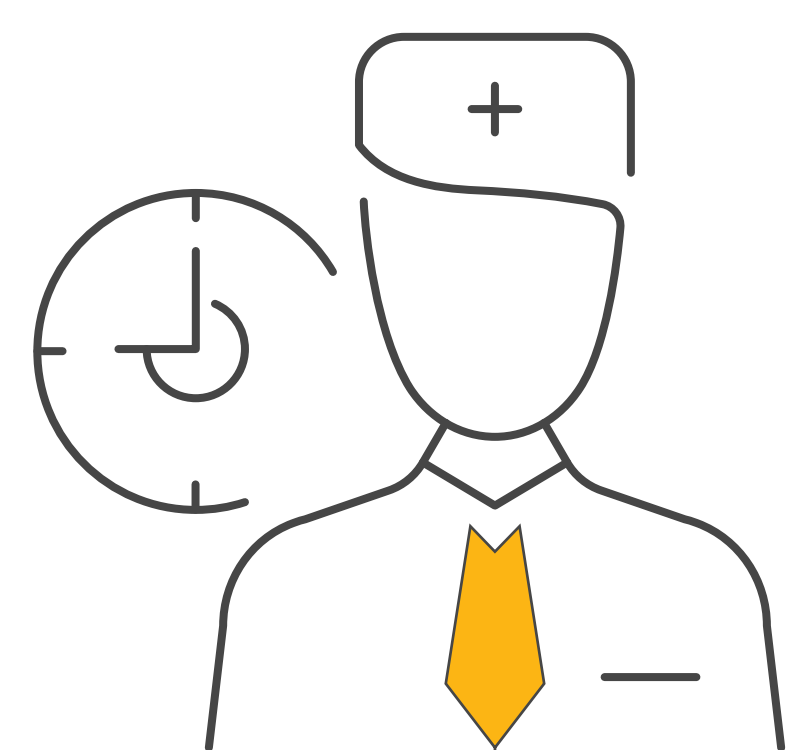




How Your Health Insurance Affects Your Prescription Costs

Did you know that your prescription costs are based on the kind of health insurance plan you have? This is a basic guide about insurance, and how you can get brand-name medication prescribed from your doctor.



What is Health Insurance?

Health Insurance is a type of insurance that covers some or all of the costs associated with medical services, including doctor and hospital visits, and prescription drugs (medications you get from a pharmacist).

Private / Commercial Insurance is offered by privately owned insurance companies. It is usually provided through an employer, or purchased on a health exchange.

Federal Insurance is run by the U.S. government. This type of insurance includes Medicare (provided to Americans 65 and older) and Medicaid (provided to certain people in financial need).

Uninsured individuals are those without any kind of health insurance, or those that choose to pay out of pocket for certain medical expenses.

Health Insurance and Medication Costs

Many Health Insurance plans often have a benefit that helps cover some or all of the cost of certain medications. Insurance companies determine the cost of medications based on their internal **formulary** list, which has both brand-name and generic medications, usually divided into tiers.

Can you still get brand-name medication if it's not preferred on formulary?

Yes, but your insurance provider may ask for additional requirements, like:

Step edit:

Your insurance may ask your doctor to try a certain treatment before approving a different medication.

Prior authorization:

Your doctor will need to provide additional information such as lab results or treatment history before insurance authorizes and pays for your prescription.

Steps to Getting Brand-Name Medication



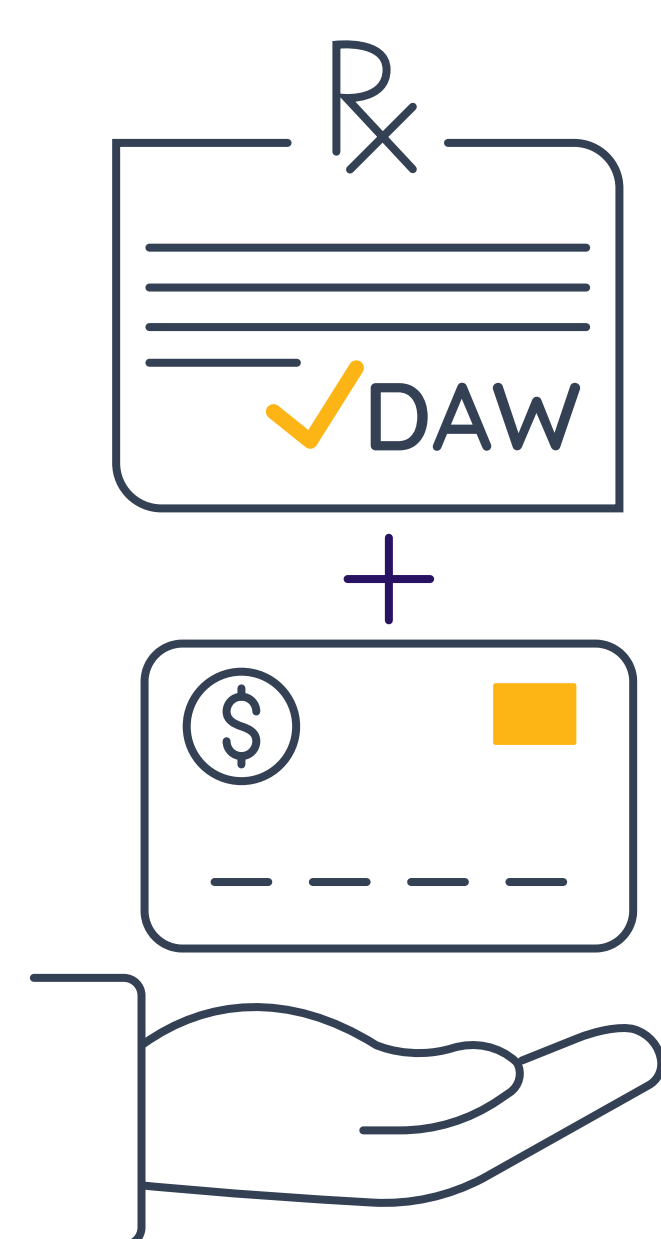
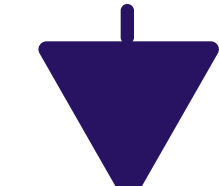
Step 1: At The Doctor's Office

Once your doctor determines that a particular medication is the proper course of action for you, they prefer to give you a brand-name medication even if a generic is available.

To ensure that you don't get switched to a generic:

Ask your doctor to include **"No Generic Substitutions"** or **"DAW" (Dispense as Written)** on your prescription, depending on your state's requirements.

Woodward Pharma Services offers savings cards for eligible patients, ask your doctor for a savings offer at your visit, or go to the product website to view current savings offers.



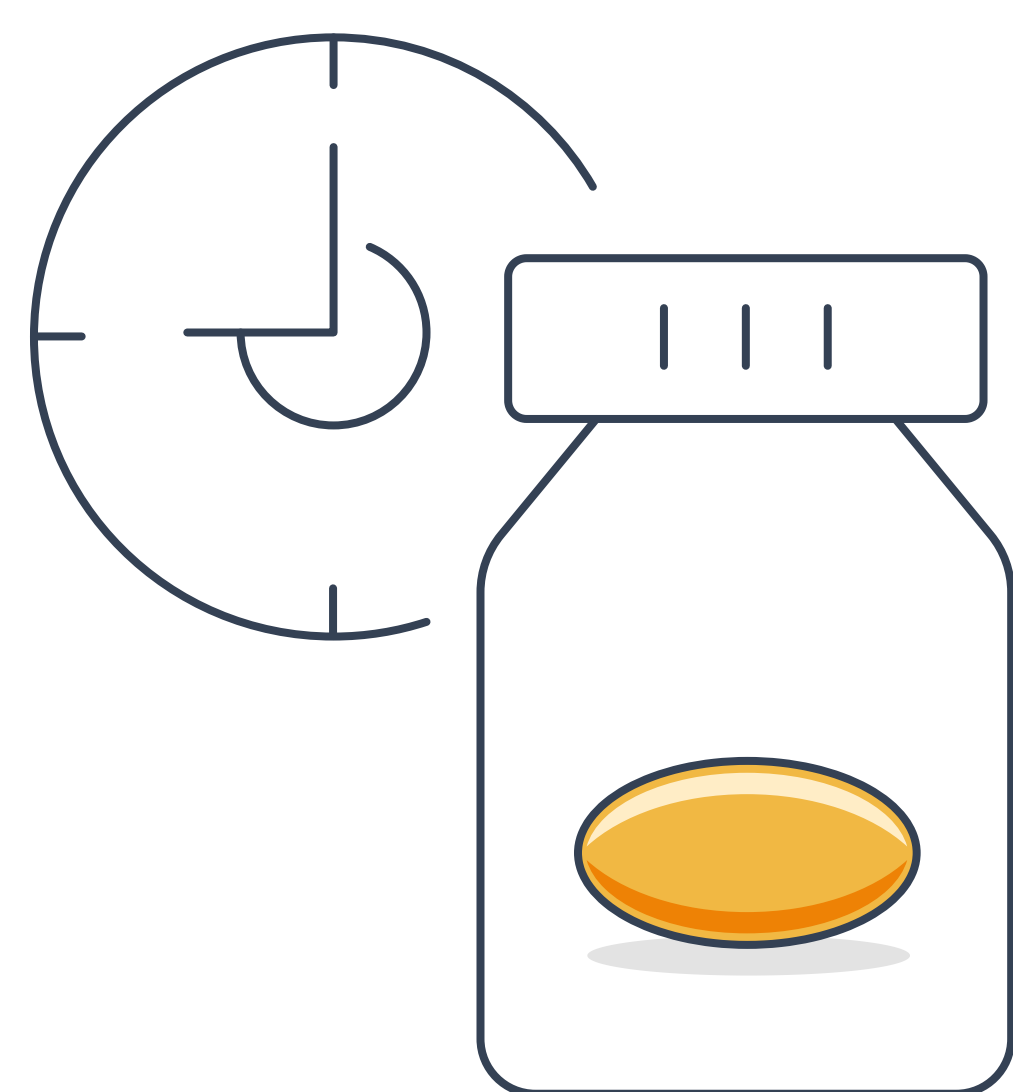
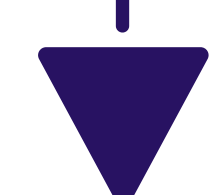
Step 2: Pharmacy Drop-Off

At the Pharmacy, give the pharmacist your brand-name prescription and your savings offer.

Pharmacists can switch your prescription to a generic:

If your doctor does not include "No Generic Substitutions" or "DAW" (Dispense as Written) on your prescription, your pharmacist may switch your medication to a generic.

Remember to show your Savings offer to the pharmacist when you fill your prescription. Let them know the savings offer will only work with the brand-name medication.



Step 3: Pharmacy Pickup

When you pick up your prescription, check your capsules. They should look the same every time you pick up your refill.

If you receive a generic substitute at pickup:

Talk to your pharmacist immediately and let them know you prefer the brand-name medication that your doctor prescribed.

Some pharmacies may substitute a generic for a brand-name medication and will not tell you.