

# 2022 Prescription Guide

Prescriptions are covered by all the State Health plans, although each plan type handles prescriptions a little differently. Remember, if you've chosen an Anthem/Blue Cross Blue Shield or a United plan for this year, all the Wellness Incentive Credits you earn can be used to help pay for prescriptions!



## HMO Plans

You pay a fixed "co-pay" for each prescription, depending on what tier it's in. Prescriptions do NOT count toward your deductible, but they DO count toward your out-of-pocket limit.

| HMO Co-pays | 30-day supply      | 90-day Mail Order    |
|-------------|--------------------|----------------------|
| Tier 1      | \$20               | \$50                 |
| Tier 2      | \$50               | \$125                |
| Tier 3      | \$90 (\$80 Kaiser) | \$225 (\$200 Kaiser) |

**NOTE:** Kaiser members **MUST** use a Kaiser pharmacy.

## HRA Plans

You pay "co-insurance" or a percentage of the drug's cost. Co-insurance falls in a range and is capped by a maximum charge. Prescriptions do NOT count toward your deductible, but they DO count toward your out-of-pocket limit.

| HRA Co-ins | 30-day supply    | 90-day Mail Order                        |
|------------|------------------|--|
| Tier 1     | 15% (\$20-\$50)  | 2.5x cost of 30-day supply (\$50-\$125)  |
| Tier 2     | 25% (\$50-\$80)  | 2.5x cost of 30-day supply (\$125-\$200) |
| Tier 3     | 25% (\$80-\$125) | 2.5x cost of 30-day supply (\$200-\$313) |

**NOTE:** Amounts in parentheses are the minimum and maximum coinsurance for each tier. If the actual cost of your drug is less than the minimum (such as drugs on the \$4 list), you will just pay the actual cost.

## HDHP Plans

You pay the entire "network" cost regardless of tier until your deductible is met. Prescriptions count toward your deductible AND your out-of-pocket limit.

| HMO Co-pays | 30-day supply      | 90-day Mail Order  |
|-------------|--------------------|--------------------|
| All Tiers   | 30% after ded. met | 30% after ded. met |

## Prescription Tips

- ➔ Know what tier your drugs are in and try to find medications in lower tiers.
- ➔ Use mail order whenever possible.
- ➔ If you have asthma, diabetes or heart disease, join the Disease Management Program to get medications for free (see separate flyer on our website).
- ➔ Check the \$4 prescription list at Walmart, Kroger, CVS, etc. to see if your drug or one you can switch to is available for \$4.
- ➔ Publix offers some medications for free – be sure to check that list, too.
- ➔ Ask your doctor if you can get a higher dose of your meds and "split pills." A 20mg pill may cost the same as a 40mg pill – if you can get a 30-day supply of the 40mg pills, you'll be getting a 60-day supply for the cost of 30.
- ➔ Check the link to CVS/Caremark on our website, review the formulary & stay up to date on how your meds are covered.

Contact your prescription provider to learn more!

### CVS/Caremark

844-345-3241  
<http://info.caremark.com/shbp>

### Kaiser

855-512-5997  
<http://my.kp.org/shbp>