

What If My Plan Denies Coverage?

Our Health Insurance Counseling & Advocacy Program (HICAP) counselors can help you understand the reason for the denial and can assist you with filing an appeal.

Your plan may deny coverage if:

- ▶ **Prior Authorization** – required before your plan covers the drug
- ▶ **Step Therapy** – your plan requires you to try a different drug first
- ▶ **Quantity Limits** – your plan only covers a certain quantity of a drug over a certain period; e.g. 30 pills per month
- ▶ **Off-Formulary** – medication is not on the plan's formulary
- ▶ **Off-Label** – drug prescribed for reason other than approved by U.S. Food and Drug Administration (FDA)
- ▶ **Excluded** – drug excluded from Medicare Coverage



Medicare Questions? HICAP Can Help

HICAP is part of the national network of State Health Insurance Assistance Programs (SHIPs). We provide free, unbiased counseling to Medicare beneficiaries, their families, and caregivers. Our state-registered counselors can help you understand your specific rights and health care options.

Call HICAP for Assistance:
(714) 560-0424
(800) 434-0222

Health Insurance Counseling & Advocacy Program

We do not sell or endorse any insurance product.

www.coasc.org/medicaresavings

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Need Help With Prescription Drug Costs?



HICAP
a Program of Council on Aging

Ways to Help Lower Your Prescription Drug Costs

Different programs are available to help Medicare beneficiaries lower their drug costs.

Program	Description
Extra Help/LIS (Low Income Subsidy)	Federal program that helps pay for some to most out-of-pocket costs. Income and asset limits apply.
Patient Assistance Programs (PAPs)	Some pharmaceutical companies offer programs that provide free or low-cost drugs to qualified individuals.
Annual Plan Reviews	Review your health plan options for potential cost savings during Medicare Open Enrollment (Oct. 15 - Dec. 7).
Generic vs. Brand-name Medications	Speak to your doctor about changing to a generic drug.
Mail Order Pharmacy	Check your health plan for mail order pharmacy options that may cost less.
Tiering Exception	Formally request your health plan to place a drug on a lower tier, lowering the cost of the drug.
CA Prescription Drug Discount Program	Get drugs at Medi-Cal rates plus a 15-cent processing fee at Medi-Cal participating pharmacies.
Samples	Speak to your doctor about getting samples if you are temporarily having trouble obtaining the drugs.
Waiving Co-Pays	Speak to your pharmacist about a case-specific waiver.
Charity Care Program	Ask at the hospital about charity care to help lower your drug costs.

Extra Help Benefits

The amount of Extra Help you can receive depends on your income and resources. Most people who qualify for Extra Help will pay:

- ▶ No premiums
- ▶ No deductibles
- ▶ No more than \$8.95 in 2020 for each drug their plan covers

Who Qualifies?

Some people automatically qualify for Extra Help if:

- ▶ Enrolled in both Medicare and Medi-Cal
- ▶ Receiving Supplemental Security Income (SSI)
- ▶ Qualify for a Medicare Savings Program (MSP)

If you do not automatically qualify, contact HICAP for application assistance.