

SPECIALTY DRUGS 101:

WHAT EMPLOYEES AND FAMILIES NEED TO KNOW

For years, across the U.S., prescription drug costs have been on the rise — largely driven by specialty drugs. If you or a family member has a complex medical condition, you may be familiar with specialty drugs ... or perhaps this is the first you're hearing of them. Either way, it's important that all health care consumers understand specialty drugs so you can make smart, money-saving choices.

“What are specialty drugs?”

Specialty drugs are high-cost medications that treat rare, complex, and chronic health conditions. The drugs themselves may require special handling, and patients who use them may need to work closely with doctors, pharmacists, and other health care providers who can monitor their progress. Specialty drugs may be prescribed to treat conditions like:

- Cancer
- Diabetes
- Hemophilia
- Infertility
- Hepatitis
- Kidney disease
- Rheumatoid or psoriatic arthritis
- Multiple sclerosis
- Crohn's disease
- Psoriasis
- Cystic fibrosis
- Ulcerative colitis

“What are biologics and biosimilars?”

Many specialty drugs are considered biologics: medicines made from components of living organisms — like sugars and proteins — through highly complex manufacturing processes. Biologics are cutting-edge treatments that include cell and gene therapies, vaccines, and blood products. Though expensive, they have the potential to improve quality of life for patients who previously may have had limited treatment options.

A biosimilar is exactly what it sounds like: a new biologic medication that is highly similar to an existing biologic already licensed by the FDA. Biosimilars are often significantly less expensive than their biologic counterparts, and choosing them may save you or your health plan money.

“How are specialty drugs covered on my plan?”

For employees and covered family members, the State of Iowa pays most of the costs for specialty prescriptions, and you pay a copay based on the drug's tier. (Learn more about costs and tiers in the box on the right.) While the out-of-pocket costs may seem high compared to other medications, without insurance, these specialty drugs could cost tens of thousands of dollars per refill.

SPECIALTY DRUG COSTS ON THE STATE OF IOWA PLAN

To see which tier your drug is on, or to research lower cost alternatives, use our plan's [online formulary drug list](#) to search for your medication by name.

- SP-P** Preferred specialty drugs: \$100 copay
- SP-NP** Non-preferred specialty drugs: \$200 copay
- SBG** Specialty biosimilars & specialty generics: \$100 copay
- SP-M** Specialty medical drugs*: \$100 copay

*Specialty drugs that are administered in your doctor's office (for example, infusions) and are covered on your medical plan rather than your pharmacy plan.

“Where do I fill my specialty drug prescription?”

These kinds of medications require careful handling by highly trained professionals at specialty pharmacies.

Your State of Iowa health plan requires all specialty prescriptions to be filled through CVS Specialty®.

If you use another pharmacy, your specialty medication will not be covered. (Some exceptions may apply for specialty drugs for rare diseases with limited distribution.)

“I received a prescription for a specialty drug. Now what?”

If you have a new specialty drug prescription — or if you need to transfer a current prescription — there are three ways to get started with CVS Specialty, described in the chart below. Once you enroll, your prescription can be delivered to your work or home, or you can pick it up at a CVS pharmacy near you.

CVS SPECIALTY: THREE WAYS TO ENROLL

Call the pharmacy

- Call CVS Specialty at 1-800-237-2767.
- Identify yourself as a Wellmark® Blue Cross® and Blue Shield® member.
- A representative will collect your information and contact your physician to obtain a new prescription.

Enroll online

- Go to CVSSpecialty.com.
- Select the *Getting Started* tab and follow the prompts to create an online account.
- If your prescription has a copay assistance program, you may need to call the drug manufacturer to enroll.

Ask your doctor

- Ask your doctor to fax a completed enrollment form to 1-800-323-2445. They can download the form at CVSSpecialty.com.
- A representative will contact you to gather any information needed to complete the order.

LEARN MORE

To read more about your prescription drug benefits, visit the [DAS website](#). If you have coverage questions, contact Wellmark’s customer service team at the number on the back of your ID card.