



Questions & Answers: **Women's Preventive Health contraceptives benefit**

AmeriHealth New Jersey is changing how the coverage of contraceptive medications required by the Affordable Care Act's coverage of preventive services requirement is administered.

Effective January 1, 2016, any brand name contraceptive medications that have generic alternatives will go from being 100% covered to covered at standard cost sharing when provided by a participating provider.

Questions & Answers

Q: What will be different about the administration of our Women's Preventive Health contraceptives benefit upon January 1, 2016?

A: Once this change takes effect on January 1, 2016, brand-name contraceptive medications that have generic alternatives will go from being 100% covered to covered at standard cost sharing.

Generic contraceptive medications will continue to be covered at 100%. Brand-name contraceptive medications that have generic equivalents will continue to be covered at standard cost sharing. Brand-name contraceptive medications that do NOT have generic alternatives will continue to be covered at 100%.

Q: How will impacted members be notified?

A: All members who may be currently taking a brand-name contraceptive that has a generic alternative will receive a targeted letter on or around December 1, 2015. This letter will inform members that there are many generic contraceptive medications covered at 100% and encourage them to talk with their healthcare provider about whether switching to one of these contraceptive medications is appropriate.

The letter will also advise members that if they continue to fill/refill the brand-name contraceptive, they will be charged their plan's standard cost-share.

This includes members who are ages 14 and older, which is consistent with how member communications are handled for substance abuse and mental health claims and information. For impacted members ages 13 and under, the letter will be sent to the subscriber.

Q: Which brand-name drugs does this change apply to?

A: This change applies to the following brand-name drugs:

- Ortho Tri-Cyclen® Lo
- Depo-SubQ Provera 104®
- Beyaz®
- Ella®
- Lo Loestrin® Fe
- Safyral®
- Minastrin® 24 Fe

Q: What will happen if a member continues to fill/refill one of these brand-name contraceptive prescriptions?

A: If a member continues to have the same brand-name contraceptive prescription filled/refilled after January 1, 2016, the member will be charged the plan's standard cost-share.

Q: What can members do to get a drug that is covered at 100%?

A: There are many generic contraceptives covered at 100%. We encourage our members to talk with their healthcare providers about switching to one of these generics. If the healthcare provider believes it's appropriate, the member will receive a new prescription for the generic contraceptive. This new prescription can be filled at any network retail pharmacy or our mail order pharmacy for no cost-share.

Q: What happens if a member must take a brand-name contraceptive that has a generic alternative?

A: If there is a medical necessity for taking a specific, brand-name contraceptive, the member's healthcare provider should follow the normal process for a formulary exception. If approved, the brand-name contraceptive drug will be covered at 100% for this member.

Q: Why is AmeriHealth New Jersey making this change?

A: The Affordable Care Act and its regulations allow plans and issuers to utilize reasonable medical management techniques when complying with the preventive services requirement for coverage of contraceptives. A plan may encourage use of generic drugs over brand name drugs.

Q: Why are some groups receiving a notification letter even though their plan's pharmacy benefit is not provided by AmeriHealth New Jersey?

A: Health plans are required to offer contraceptive coverage to all groups, except for religious exclusion and grandfathered groups. Some aspects of contraceptive coverage are provided as part of the medical benefit.

If the group health plan does not include an Independence Pharmacy Benefit, the letter has been sent to inform them of how contraceptive coverage will be available as part of the medical benefit per the Affordable Care Act.