

Preventive Care Medications

Advantage Prescription Drug List (PDL)^{1,2,3,4} \$0 Cost-share Medications & Products

U.S. Preventive Services Task Force A & B Recommendation Medications and Supplements

These medications and supplements will be covered at \$0 cost-share when:

- ▶ Prescribed by a health care professional
- ▶ Age and/or gender appropriate
- ▶ Filled at a network pharmacy

Most medications are available over-the-counter (OTC) except for prescription fluoride. All brands are covered by the pharmacy benefit.

OTC	Medication/Supplement	Gender	Age	Reason
	Aspirin - 81, 162 & 325 mg	Both	Men age 45-79 Women age 55-79	Prevent cardiovascular disease
	Folic acid 400 & 800 mcg	Women	Childbearing age	Prevent birth defects
	Iron liquid supplement	Both	Children age 0-1 year	Prevent anemia due to iron deficiency
	Vitamin D - 400 & 1,000 units	Both	Age 65 and over	Fall risk prevention
Rx	Medication/Supplement	Gender	Age	Reason
	Fluoride tablets, solution (not toothpaste, rinses)	Both	Children age 0-6 years	Prevent dental cavities if water source is deficient in fluoride

Over-the-Counter (OTC) Contraceptives for Women

These contraceptives are available over-the-counter (OTC) and will be covered at \$0 cost-share when:

- ▶ Prescribed by a health care professional
- ▶ Filled at a network pharmacy

Male contraceptives are not covered under the Patient Protection and Affordable Care Act (PPACA).

Contraceptive films
Contraceptive foams
Contraceptive gels
Emergency contraceptives (Next Choice, Next Choice One Dose, Plan B One-Step)
Female condoms

Prescription Hormonal Contraceptives

Brand Hormonal Contraceptives
Micronor
Natazia
Ortho-Cyclen
Ortho-Novum 7/7/7
Ortho Tri-Cyclen
Yasmin
Generic Hormonal Contraceptives
Altavera, Chateal, Kurvelo, Levora-28, Marlissa, Portia (generic Nordette)
Alyacen, Cyclofem, Dasetta, Necon 1/35, Nortrel 1/35 (generic Ortho-Novum 1/35)
Apri, Emoquette, Reclipsen (generic Desogen, Ortho-Cept)
Aranelle, Leena (generic Tri-Norinyl)
Aviane, Falmina, Lessina, Lutera, Orsythia, Sronyx (generic Alesse)
Caziant, Velivet (generic Cyclessa)
Cryselle, Elinest, Low-Ogestrel (generic Lo/Ovral)
Enpresse, Levonest, Myzilra, Trivora-28 (generic Triphasil)
Gildess FE, Junel FE, Microgestin FE (generic Loestrin FE)
Kelnor 1/35, Zovia-1/35E (generic Demulen 1/35)
medroxyprogesterone acetate (generic Depo-Provera)
Necon 0.5/35, Nortrel 0.5/35, Wera (generic Brevicon, Modicon)
Necon 1/50 (generic Norinyl 1/50)
Necon 10/11 (generic Ortho Novum 10/11)
Zovia-1/50E (generic Demulen 1/50)

Prescription Emergency Contraceptives

Brand Emergency Contraceptives
ella
Plan B One-Step
Generic Emergency Contraceptives
Levonorgestrel, Next Choice (generic Plan B)

Prescription Diaphragms

Brand Diaphragms
Femcap
Ortho All-Flex
Ortho-Diaphragm

¹ Please note this list is subject to change.

² Always refer to your benefit plan materials to determine your coverage for medications and cost share. Some medications listed on the PDL may not be covered under your specific benefit. Where differences are noted, the benefit plan documents will govern.

³ Groups that qualify for a **religious exemption** will receive the U.S. Preventive Services Task Force A & B Recommendation medications listed on the Preventive Care Medications list without cost-share. They will not receive either the OTC or PDL Tier 1 contraceptives without cost-share. However, UnitedHealthcare will provide or arrange for contraceptives coverage for members of Eligible Organizations as required by PPACA.

⁴ All branded medications are trademarks or registered trademarks of their respective owners.

Health Care Reform

Pharmacy Benefit Preventive Care Medications Coverage

Frequently Asked Questions

We know that many of our clients have questions about the pharmacy benefit Preventive Care Medication coverage required by the Patient Protection and Affordable Care Act (PPACA), or “health reform law” effective August 1, 2012 and clarified by the U.S. Dept. of Labor on February 20, 2013. In response, we have prepared the following FAQ to address what is happening, when, and steps UnitedHealthcare is taking to help manage the added costs represented by this new coverage requirement.

If you need more information, please contact your UnitedHealthcare representative or, visit [UnitedHealthcare’s United for Reform Resource Center](#).

What is changing?

The health reform law now requires coverage of U.S. Preventive Services Task Force A & B Recommendation medications when age- and gender-appropriate, and FDA-approved prescription and over-the-counter (OTC) contraceptive methods for women at 100%, without charging a copayment, co-insurance or deductible, when prescribed by a health care professional and filled at a network pharmacy.

When do the changes take effect?

- ▶ **Fully insured commercial groups** began required prescription contraceptive coverage on August 1, 2012 regardless of renewal date. U.S. Preventive Services Task Force A & B Recommendation medications and OTC contraceptives will be available at network retail pharmacies at \$0 cost-share beginning November 1, 2013.
- ▶ **Self-funded groups** began required prescription contraceptive coverage upon their benefit plan renewal date on or after August 1, 2012; for most self-funded groups, this was January 1, 2013. The U.S. Preventive Services Task Force A & B Recommendation medications and OTC contraceptives will be available at network retail pharmacies at \$0 cost-share beginning November 1, 2013.

How will the new changes affect our pharmacy coverage?

To satisfy these requirements, we have created a new list of Preventive Care Medications on the Advantage PDL effective November 1, 2013, listed on page 1 and 2 of this document. These medications will be available at no cost to members on both standard and high-deductible or consumer-driven health (CDH) plans.

What is UnitedHealthcare doing to manage the cost of prescription contraceptive coverage?

The health reform law specifically permits health insurance plans to use reasonable medical management techniques such as tiering to manage the new preventive services. Specifically, UnitedHealthcare has determined that contraceptives with the same progestin are equivalent to each other. Therefore, each unique progestin contraceptive medication will be represented in PDL Tier 1, making sure women have access to a variety of contraceptives at no cost-share. Other contraceptives will be covered in higher-cost tiers at the applicable plan cost-share.

Are there exceptions for customers who do not want to implement this reform provision?

Yes, there are some exceptions. If your plan is grandfathered, has a religious exemption, or is eligible for the one-year safe harbor exemption, your plan may be exempt. The one-year safe harbor exemption was extended to plan years that begin on or before December 31, 2013. For plan years that begin on and after January 1, 2014, non-profit religious organizations can self-certify themselves as Eligible Organizations and exclude coverage of contraceptives if they have religious objections to covering contraceptives. However, customers must provide the correct certifications prior to their renewal date, in order to qualify. If you believe that your firm qualifies for an exemption, please notify your broker, consultant, or UnitedHealthcare representative immediately. Groups that qualify for a religious exemption will receive the U.S. Preventive Services Task Force A & B Recommendation medications listed on the Preventive Care Medications list when prescribed without cost-share; they will not receive either the prescribed OTC or PDL Tier 1 contraceptives without cost-share. However, UnitedHealthcare will provide or arrange for contraceptive coverage for members of Eligible Organizations as required by PPACA.

Continued ▶

Frequently Asked Questions

What if we have a high-deductible or consumer-driven health (CDH) plan?

The same no-cost option Preventive Care Medications will be available for your members. However, if a member fills a prescription for covered birth control products not on your plan's no-cost drug list, they will need to pay the full cost, until your pharmacy plan deductible is reached.

How can our enrolled members learn about Preventive Care Medications?

Standard Preventive Care Medication Lists and FAQs are available from your UnitedHealth representative. In addition, information is available to members on **myuhc.com**, or by calling the number on their health ID card.

What if the health care reform law requirements for Preventive Care Medications coverage change?

If the law requiring plans to provide Preventive Care Medications at no cost changes, we will keep you informed of how our plans will comply with these changes through our standard client communication vehicles.

