

# Step Therapy

## Informational Handout

### What is Step Therapy?

Step Therapy is a program that encourages safe and cost-effective use of medications by requiring a “step” approach to medication management. In order to receive coverage of Step 2, high-cost medications, you are required to first try a Step 1, cheaper alternative that has been proven effective. Generic drugs are usually in the first step and brand-name drugs are usually in the second step.

### What medications are used in Step Therapy?

Medications that are taken on a regular basis for ongoing conditions are generally used in step therapy. This includes medications used for conditions like arthritis, asthma, or high blood pressure. However, medications used to treat any condition may be used in Step Therapy whenever a cheaper alternative has been proven effective.

### How will Step Therapy affect what medications my doctor prescribes me?

Cost is only one factor in choosing medications for ongoing conditions. Treatment decisions are between you and your doctor. It is a good idea to bring a copy of your formulary, or preferred list of medications, to your appointments. This helps your doctor to determine what medications may be Step 1 or Step 2 drugs.

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### How do I get my prescription filled?

When you bring a prescription into the pharmacy for a medication that is not a Step 1 drug, you or your pharmacist should contact your doctor. If you have already tried a Step 1 drug, or your doctor has determined you need a Step 2 drug for medical reasons, then your doctor can request a “prior authorization”.

### What is a Prior Authorization?

A prior authorization is a requirement that your doctor obtain approval from your health plan to prescribe a specific medication for you. It requires a clinical programs specialist determine if a Step 2 drug can be covered based on specific guidelines. If the Step 2 drug cannot be covered, you may be required to pay the full price of the drug.

### What are the benefits of Step Therapy?

If your doctor prescribes a Step 2 drug, it may require a higher copayment or you to pay full price of the drug. Step Therapy identifies medications proven effective that may be used as a first step alternative in order to save you money. Use of cost-effective medications by your health plan may also translate to better treatment and lower monthly premiums.



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# What is Step Therapy?



Liberty Health Advantage  
Coverage That Will Meet Your Needs



**Informational Handout**  
**FAQ's**