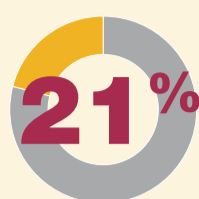


# HAS YOUR HEALTH INSURANCE COMPANY DENIED OR NOT COVERED YOUR PRESCRIPTION?

GETTING YOUR MEDICATION SHOULD BE SIMPLE

## Understanding common health insurance challenges

**Health insurance coverage challenges** can pose a barrier to accessing prescribed medications<sup>1,2</sup>



of adult patients reported that they have not filled a prescription due to the cost, in the past 12 months<sup>1\*</sup>



of adult patients reported that their health insurance denied or delayed prior authorization for care, in the past 12 months<sup>2†</sup>

\*According to a Kaiser Family Foundation Health Tracking Poll (May 2025).<sup>1</sup>

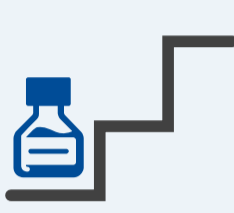
†Based on a Kaiser Family Foundation Survey of Consumer Experiences with Health Insurance (February 21-March 14, 2023)<sup>2</sup>

## Common health insurance utilization management practices



### Prior authorization:

Approval from your health insurance plan that may be required before covering a medication<sup>3</sup>



### Step therapy:

Your health insurance company may require you to try one or more medications before covering the medication you were originally prescribed<sup>4</sup>



### Non-formulary drugs:

Your health insurance company may not include your medication on their formulary (a list of covered medications)<sup>5\*</sup>



### Copayment:

A copay is the predetermined amount you pay for your prescription. Certain medications may have different copayment amounts<sup>6</sup>

\*If your medication is not on their list of covered medications, you will either have to request that your health insurance company make an exception or pay the full cost<sup>5</sup>



**See below for ways you and your doctor can work together to access your prescribed medication**

## You go to the pharmacy to pick up your prescription and your local pharmacist tells you your prescription is not covered—now what?

- **First, reach out to your doctor's office** and let them know. They may need to submit a prior authorization to get your medication covered
- It may take a few days for your doctor to submit the information and for your health insurance company to make a decision



## If your health insurance company denies prior authorization, you can file an appeal



### File an appeal<sup>7</sup>

- **Review the denial letter** that your health insurance sent to you and your doctor saying your prescription was denied and figure out why they're denying it
- The letter may also include instructions regarding how to **appeal the decision** or **have the decision reviewed**
  - You may need to call your health insurance company's customer service department and ask why your coverage request was denied and how to appeal
- This could involve providing more information to the insurer, which may require calling your doctor's office and asking them to resubmit forms or provide more information regarding why your medication is medically necessary
- If your prescription is still denied after your appeal has been reviewed, you may have the right to **request an external appeal** done by an independent organization



### What to do when you face challenges when appealing a claim<sup>7</sup>:

- If you think your claim is being handled unfairly, you can **file a complaint** with your state insurance commissioner. For state-specific information on filing a complaint, visit <https://coveragerights.org/>
- If your health insurance is provided through your work and you are still having issues getting your prescription covered, **reach out to your human resources representative** and let them know what's going on

## Search for patient assistance programs to help with high copayments

- Many pharmaceutical companies have patient assistance programs that provide medications at a reduced cost or free for eligible patients. **Check if such a program is available** for your prescribed treatment
- You can also look online at your prescription's webpage or ask your doctor



**For additional assistance with denied claims or health insurance challenges, reach out to your doctor's office or ask a pharmacist**

## Key tips for navigating health insurance challenges

1

### Understand your specific health insurance policy

- Familiarize yourself with the details of your insurance coverage, including what treatments, medications, and services are covered and to what extent. If the coverage details are not clear, reach out to your health insurance provider for clarification

2

### Seek help from healthcare professionals

- Doctors, nurses, hospital social workers, and pharmacists often have experience dealing with health insurance providers and can help you navigate this process. They may be able to provide necessary medical records, write letters of medical necessity, and guide you through the appeal process if necessary

3

### Know your rights

- Learn about the healthcare rights in your state

4

### Stay organized

- Keep a record of all communications with your insurance company, including dates, people you spoke with, and the content of the conversation. In addition, save all paperwork related to your treatment and insurance claims

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