

## Get the Most From Your TRICARE Pharmacy Benefits

- **[Host]** Good afternoon, and welcome to today's webinar titled, "Get the Most from Your TRICARE Pharmacy Benefits." The TRICARE Pharmacy Program provides your prescription drug coverage. This webinar will help you learn more about pharmacy benefit to help you get the most from it. It will highlight how the pharmacy benefit works, including your pharmacy options, covered and non-covered drugs, updated costs and resources to help you manage your prescriptions. Experts will be on hand to answer your questions. We are thrilled to have with us today U.S. Public Health Service Commander Teisha Robertson, pharmacist, Pharmacy Operations, Defense Health Agency. Without further delay, I'll turn things over to Commander Robertson.

- **[Teisha Robertson]** Thank you, ma'am. Again, good afternoon. My name is Commander Teisha Robertson. I am a pharmacist in the United States Public Health Service. Today, I'll be presenting on the topic of "Get the Most From Your TRICARE Pharmacy Benefits." Before we begin, I would like to read the disclaimer. The appearance of hyperlinks does not constitute endorsement by the Defense Department of this website or the information, products or services contained therein. For other than authorized activities such as military exchanges and Morale, Welfare and Recreation sites, the Defense Department does not exercise any editorial control over the information you may find at these locations. Such links are provided consistent with the stated purpose of this Defense Department-sponsored webinar.

The TRICARE Pharmacy Program provides your prescription drug coverage. This webinar will help you learn more about your pharmacy benefit to help you get the most from it. It will highlight how the pharmacy benefit works, including your pharmacy options, covered and non-covered drugs, updated costs, and resources to help you manage your prescriptions. Experts will be on hand to answer questions.

In the upcoming slides, I'll focus on providing a TRICARE pharmacy benefit overview. Then, we will take a dive into the pharmacy cost-share, drug categories and pharmacy options. I will end with a description of the TRICARE Formulary Search Tool as well as a Price a Medication tool or PAM, and then there will be some additional pharmacy resources for your reference.

Express Scripts is the pharmacy benefit manager that administers and manages the TRICARE Pharmacy Program. The TRICARE Pharmacy Program provides prescription drug coverage for all TRICARE beneficiaries. Your coverage is the same regardless of your TRICARE health plan, unless you have the US Family Health Plan. If you do, however, have the US Family Health Plan, you are not eligible for the TRICARE Pharmacy benefit and must use the US Family Health Plan pharmacy providers. Eligible prescriptions for those covered under the TRICARE Pharmacy benefit can be filled at a military pharmacy, through home delivery or a retail network pharmacy.

In the upcoming slides, I'll take a deeper dive on the pharmacy options. Pharmacy copays under the TRICARE Pharmacy benefit are mandated by Congress under the National Defense Authorization Act for fiscal year 2018. Congress directed an increase in network retail and home delivery copayments for all TRICARE beneficiaries, except for active-duty service members, dependent survivors of active-duty service members and medically retired service members and their dependents. Active-duty service members have a \$0 copay while all others, with the exception of

dependent survivors of active-duty service members and medically retired service members and their dependent copay, increased in 2022. The table on this slide outlines the current copay structure for January 2022 to December 2023.

There is no copayment for formulary generic and brand-name, formulary drugs at military pharmacies. Generally, non-formulary brand drugs are not available without medical necessity at military pharmacies and non-covered drugs are not available. TRICARE Home Delivery is the second lowest-cost option for beneficiaries with generic formulary drugs at \$12 for a 90-day supply, brand-name formulary drugs at \$34 for a 90-day supply, and non-formulary drugs at \$68 for a 90-day supply; again, with non-covered drugs not available at home delivery.

TRICARE retail network pharmacies do offer 30-day supplies but if you would like a 90-day supply of your medication at a retail network pharmacy, you can do so with three copayments.

For generic formulary drugs at retail, a 30-day supply is \$14, or \$42 for a 90-day supply. For brand-name formulary drugs, the copay is \$38 for a 30-day supply and non-formulary brand drugs are \$68 for a 30-day supply at retail network pharmacies. The patient is responsible for 100% of the cost-share for non-covered drugs at retail network pharmacies. Please note that depending on your coverage, if you are in group A or B, you may have annual deductibles to meet before copayments or cost-share applies.

I wanted to touch a bit on non-network pharmacy option cost-share in the United States and United States territories. For those are rolled in TRICARE Prime, there is a 50% cost-share applied after the point of service deductible for generic formulary, brand formulary and non-formulary drugs. For those not enrolled in Prime, there is a \$38 or 20% of total cost-share, whichever is more, after the annual deductible is met, while non-formulary drugs incur a \$68 or 20% of total cost-share, whichever is more, after the annual deductible is met. Again, as a reminder, the patient pays the full cost of drugs for non-covered drugs.

In reference to overseas pharmacy, which of those pharmacies outside the United States and United States territories, active duty service members and their family members using TRICARE Overseas Program or TOP, Prime or TOP Prime Remote, have a \$0 copay. Please note, when using overseas pharmacies under the TRICARE Pharmacy benefit, you may have to pay the full cost-share upfront and file a claim for reimbursement. Active-duty family members using TOP Select and TRICARE Reserve Select members have 20% cost-share after annual deductible. Last but not least, retirees, their families, TRICARE Retired Reserve members, and all other enrolled TOP Select incur 25% cost-share after the annual deductible is met.

I just touched on the copays and mentioned the four categories of drugs. On this slide, I will dig a bit deeper to outline these categories for better understanding. TRICARE groups prescription drugs into four categories which are based on drugs relative clinical and cost-effectiveness compared with other drugs in the same therapeutic class of the same type.

The Department of Defense Pharmacy and Therapeutics, or PNC Committee, which is comprised of physicians, pharmacists and representatives from the services and the Veterans Administration, host quarterly meetings to evaluate and categorize prescription drugs and recommend changes. After review, some drugs may be moved from one category to another.

The four categories as we briefly touched on before include: Generic formulary drugs; these drugs are widely available and usually have the lowest out-of-pocket costs. Brand-name formulary drugs are those brand-name drugs that are covered with moderate cost-share as outlined in the previous slide. Non-formulary brand drugs are usually not covered at military pharmacies, unless medical necessity is approved. Please note, some non-formulary drugs are only covered through home delivery. Non-covered drugs are not covered under the TRICARE Pharmacy benefit. The patient is responsible for 100% of the cost-share of the drug at a retail pharmacy. Non-covered drugs are not available at home delivery or military pharmacies.

I'd like to shift your attention to now touch on the pharmacy options. The first pharmacy option is military pharmacies. Military pharmacies are located at the military hospitals and clinics; but please note, some military bases have free-standing pharmacies located elsewhere on the base. Military pharmacies remain to be the least expensive option with no out-of-pocket cost for coverage of drugs on the basic core formulary and others depending on the pharmacy's location. In addition, you may also get up to a 90-day supply for most routine maintenance prescription drugs. In addition, military pharmacies usually accept hard copy as well as electronic prescriptions for formulary medications from military and civilian providers. It is highly recommended to locate a military pharmacy near you and contact prior to filling your prescription to ensure coverage and availability.

Let's now touch on the second pharmacy option, which is TRICARE Pharmacy Home Delivery. TRICARE Pharmacy Home Delivery provides more of a convenient and easy way to get your prescriptions, especially if you're taking your medication on a maintenance or routine basis.

It provides options for you to save money compared to a retail pharmacy with an option to get up to 90-day supply of your medication at one copayment. It's also convenient and you're also able to set up automatic refills. You're able to enjoy the privacy of online orders and access to a pharmacy 24/7. To get started with home delivery, you can either log into the Express Scripts online account and move your eligible medications, or you can inform your doctor that Express Scripts is your preferred pharmacy. You can also utilize the Express Scripts mobile app or contact the Express Scripts Patient Care Advocate, as well as you can complete and mail the home delivery order form. Once you have completed these steps to get started with home delivery, your order will be sent to the Express Scripts Pharmacy, who will coordinate to have your prescription process. Throughout the process, you will receive updates from Express Scripts about the status of your order, and your medication will be delivered to the address on file.

The next pharmacy option is a TRICARE Retail Network Pharmacies. There are more than 56,000 TRICARE retail network pharmacies in the United States, and the United States territories. In network retail pharmacies, you may get up to a 30-day supply of covered drugs. You can also get up to a 90-day supply of a covered drug for three copayments. Prescriptions filled at Retail Network Pharmacies are electronically coordinated and processed at the pharmacy. There is no need to file a claim for reimbursement. If you have other health insurance, you can save money by using a retail network pharmacy that is also a network with the other plan. Ensure to have your Department of Defense benefits number listed on your Uniformed Services card handy when filling your prescriptions, which can be sent to your in-network pharmacy electronically, or you can take a written copy to the pharmacy as well.

Moving your prescription to an in-network retail pharmacy is easy. You can either contact your doctor's office and ask that they send your prescription electronically to your local in-network pharmacy. If your prescription still has refills available, you can also contact your retail pharmacy and ask that they transfer your prescription to the new in-network retail pharmacy. It's important that you look for a pharmacy near you by either contacting Express Scripts or by utilizing the link on the slide reference to find an in-network pharmacy near you.

The non-network pharmacy is another option. However, I do want to point out, you will have to pay the full price for your prescription drugs and file a claim for reimbursement. In addition, you may only receive a 30-day supply of your medication. Please note that reimbursements are subject to deductible or out-of-network cost-share and copayments. All deductible must be met before TRICARE can reimburse you. I want to also point out that overseas pharmacies are considered non-network pharmacies, and you will be reimbursed by the TRICARE overseas contractor. For additional information on filing claims or to learn more about non-network pharmacy, please refer to the links provided on the slide.

I wanted to share with you that Accredo is now an in-network pharmacy for TRICARE beneficiaries filling specialty medications. If you are currently filling your specialty medications at a retail pharmacy, you can now take advantage of Accredo Pharmacy without added expense. On January 1, 2023, Accredo will be the in-network specialty pharmacy for TRICARE beneficiaries. We encourage you to take action to move your specialty medications ahead of this date to avoid any disruption in your medication therapy and increase out-of-pocket costs, using a non-network pharmacy as of January 1, 2023. Accredo serves patients with complex and chronic health conditions, including cancer, hepatitis C, bleeding disorders and multiple sclerosis. Specialty pharmacist and nurses trained in 15 condition-specific disease states are available to provide an additional layer of support to help with managing your medical condition. Accredo will also schedule and ship your specialty medications as well. To get started, you can call the number listed on the slide or to find more information also referred to the link provided.

Now, I will touch on the background information. I'd like to use the next few minutes to walk you through the TRICARE Formulary Search Tool as well as the price of medication too.

The Formulary Search Tool is a digital tool designed by Express Scripts to educate TRICARE beneficiaries on medications covered under the pharmacy benefit. The search tool, located at the link on the slide will provide you with information on whether your medication is included in the TRICARE formulary, the cost-share information for your medication at home delivery and in-network retail, any forms needed to process your prescription, including pre-authorization, which is also known as prior authorization and medical necessity, as well as alternative medication options and their cost at home delivery, and in-network retail pharmacies.

To use the search tool, you will need to know the name of the medication, the strength, the age, and sex, and enter those details in to the specific boxes as shown in the depiction on the slide. When searching for your medication, type in the full name or a partial spelling, and select the best option from the drop-down menu as shown here. Your search results will show if the medication is covered and the cost-share information as shown in this example with Atorvastatin. To see more about coverage, day supply, and quantity limits for your medication, you can click on the covered link to open up the coverage guide. At the coverage guide, it will display any coverage details on the medication as noted by day supply or quantity limits.

Some drugs require pre-authorization as noted before, or prior authorization to ensure they are safe, effective, medically necessary and cost-effective. The Formulary Search Tool houses the prior authorization, if your medication requires it and that would also be found under the coverage guide. The prior authorization form should be completed by your provider. Medical necessity is another unique tool of TRICARE. Medical necessity allows you to get a TRICARE non-formulary drug at a formulary copayment. Your provider has to complete a medical necessity form to document the non-formulary drug meets certain criteria. Again, forms for a pre-authorization and medical necessity are linked to a drug listing in the TRICARE Search Tool under coverage guide.

Before we close for our presentation, I'd like to touch on the Price a Medication, or PAM, tool. Beneficiaries can use PAM to find and compare medication prices by their TRICARE Pharmacy benefit. To use the Price a Medication tool, you can log in online to your account at the link shown here, or you can also utilize the Express Scripts mobile app. This allows you to compare your medication prices covered by your pharmacy benefit. Here are a few pharmacy resources that may be helpful for you. The TRICARE Pharmacy Program Handbook, TRICARE Pharmacy Program Overview, And some additional slide information that resources that can be helpful as well. The TRICARE Pharmacy Program link, Express Scripts link as well, and then the International SOS Government Services link.

That concludes my presentation and now we will take questions. Thank you.

- **[Host]** Thanks Commander Robertson. Many prescriptions filled by military pharmacies are OTC at Express Scripts. Any chance of Express Scripts accepting more prescriptions in the future?

- **[Teisha Robertson]** The formulary decision-making process is mandated under the National Defense Authorization Act for fiscal year 2000, which establishes a Pharmacy and Therapeutics, or P&T, committee. The P&T committee, as I mentioned before, is comprised of physicians, pharmacists and reps from the services and the Veterans Administration. And they hold quarterly meetings to make decisions on coverage of prescriptions, which also includes over the counter drugs. The P&T does use clinical and cost evaluations to make these decisions on all uniformed formulary and basic code formulary decision, which includes coverage for over-the-counter drugs and supplies. Today, the TRICARE formulary covers some over-the-counter drugs and supplies and also covers the following over the counter drugs, which are prescription from a doctor and those includes cetirizine tablets, fexofenadine tablets and loratadine tablets. Please also check the Formulary Search Tool for limitations on coverage of over-the-counter drugs as well for additional guidance and information.

- **[Host]** How does a non-military primary care provider send a new prescription or renew a prescription to an MTF?

- **[Teisha Robertson]** So, in reference, we do have some sites that have not transitioned to MHS Genesis. For those sites that are still on our old platform, which is considered CACS, the non-military primary care provider may submit a new or renew a prescription to the pharmacy by sending a handwritten prescription or utilizing the electronic or e-prescribing platform for non-control medications. The difference with MHS Genesis is when it comes with control medications. For control medications, the provider can use written prescription or can also e-Prescribe. But for those MTFs that are still on the old platform for controlled medications, a written prescription is needed.

- **[Host]** OK. Do I have to use Express Scripts if I want home delivery?
- **[Teisha Robertson]** Well, Express Scripts is the home delivery service that's contracted for the TRICARE Pharmacy benefit. So, if you do want to utilize home delivery, Express Scripts is the contracted service provider that does provide our mail order service under the TRICARE Pharmacy benefit contract. In addition, as of October 1, 2015, the TRICARE exclusive home delivery program service by the pharmacy benefit contractor, which is Express Scripts, is a requirement of the NDAA for fiscal year 2015. This requires TRICARE beneficiaries who currently use select maintenance drugs at a network pharmacy to switch those prescription drugs to home delivery or to a military treatment facility. So, for those beneficiaries that are on those select maintenance drugs, you are able to fill those medications two times at a retail network pharmacy before you must move your medication to home delivery or an MTF. And medications as referenced on the formula search tool, not only the exclusive home delivery program may be filled at an in-network pharmacy or MTF.
- **[Host]** I'm losing my work benefits. TRICARE will be my primary going forward. How do I transfer prescriptions?
- **[Teisha Robertson]** Thank you. Great question. So, in reference to transferring prescriptions to a retail pharmacy, if there are refills that are still remaining on the prescription, you can go to your retail pharmacy and have those prescriptions transferred in reference to transfer into home delivery or mail order. Express Scripts, are you able to share that information as well?
- **[Autumn]** Hi, this is Autumn from Express Scripts. Yeah. So, I believe you were talking about your coverage. So, if you're wanting to use your TRICARE coverage as primary and then move your prescription to one of these different areas. You can call Express Scripts directly and they can help you navigate that, or you could ask your doctor to just send a new prescription for your medication to the Express Scripts pharmacy.
- **[Host]** Thank you so much. Do you have to use mail order for your prescriptions once you're on Medicare?
- **[Calvin Keller]** Thank you. This is Calvin Keller with the Defense Health Agency Communications Division. If you are on Medicare part A and B and you do not have a Medicare part D plan, which is the Medicare plan, and you only have your TRICARE Pharmacy benefit as Commander Robertson just informed you, if you do have maintenance medications that require you to switch to mail order pharmacy after the second fill, yes, you must use the TRICARE home delivery pharmacy benefit.
- **[Host]** Thank you. Another question, understand the maintenance med requirement to not get them at civilian pharmacies after the first time you get a note about it, second time you get charged more. What if the first one is one med and the second is a different med?
- **[Teisha Robertson]** Well, in reference to select maintenance medication as I mentioned, you're able to fill those medication two times at a retail network pharmacy before you must move your medication to home delivery or an MTF. If you're on the first medication you have up to two times to fill that before you are going to be charged the full cost at a retail pharmacy and if you switch to another medication that's considered a select maintenance medication you will also have up to two times before you're able to switch that medication as well.

- **[Host]** Are compounded drugs covered on a case-by-case basis and what pharmacy can they be obtained if any?

- **[Teisha Robertson]** Compound medications does leverage a list that is utilized to check if the ingredients that are included in the compounds are safe, effective FDA approved ingredients. So, it will depend on what's in the ingredients of the compound on the coverage of the compounds.

And in terms of which pharmacy will have that, you will have to refer to the in-network list to determine which local pharmacy is compounding in your area.

- **[Host]** I have some maintenance drugs filled at my local pharmacy for much less than the copay. Why is that?

- **[Teisha Robertson]** So, in reference to the local pharmacy, whichever cost is lower is what you will pay. So, in reference, if the cost is lower at your local or in-network retail pharmacy, you will pay the lower cost no more than the amount of your copayment. So, if that is the case and your medication costs less than the copayment, that is the cost that you will pay. As I mentioned previously, copays are mandated by the NDAA. And if the local pharmacy is able to get your medication at a different contracted price, you will pay the lower cost share no more than your copayment.

- **[Host]** Thank you. How do I request my civilian doctor to send my prescriptions to a military base like Great Lakes Naval Base?

- **[Teisha Robertson]** So if you would like, you would just have to speak with your provider. And as I mentioned, if it's a non-controlled medication, they can either provide you with a handwritten prescription or it can be electronically prescribed. If this is for control medication and your site is and I'll have to check it's still under the old platform, they can also provide you with a handwritten copy. But if it is on our new platform, they can also e-prescribe. So, you would just have to just mention to your provider if that's the option that you would like to utilize to e-prescribe or electronically prescribe to send over your medication.

- **[Host]** Thank you. I'm a retiree. Without actually phoning my local MTF, is there any method I could personally utilize to check on what electronic prescriptions have been sent by my physicians in queue but not yet activated?

- **[Teisha Robertson]** That is a great question. I'm going to defer to see if anyone else knows the answer. If not, we may have to follow up on that question.

- **[Autumn]** Unfortunately, MTF processes like that are still up to the individual pharmacy, MTF pharmacy. You can check on their websites, which I can defer to our social media folks because those websites have been centralized in various ways to check on things. But for something like if you're talking about an off-base prescriber that has sent something in, you'll most likely have to know either what medications you're looking for or would have to call.

- **[Calvin Keller]** This is Calvin Keller again with DHA Communications and I'll just add to that, that if you have an account on TRICARE online, you may also check that to see if that prescription might be listed on there. If not, as just mentioned, you'll need to call the pharmacy itself to see if it was received.

- **[Host]** Thank you both. What is a medical necessity approval given other than my doctor wrote the prescription showing he thought it was medically necessary?

- **[Teisha Robertson]** In reference to medical necessity, medical necessity is utilized for drugs. For instance, if you're on a non-formulary drugs and you would want to get the lower cost share for that particular medication or lower copayment, your provider will need to complete what's called medical necessity criteria. If approved then you will be able to get the lower cost share. And that's for if you're filling your medication at home delivery or at a retail network pharmacy. In reference to MTFs, as I mentioned, that's when you do need the medical necessity, medical necessity is needed to be able to medical necessity form for drug, to document the non-formulary drug meets the certain criteria for home delivery or for retail pharmacy. I believe I answered the question. Please repeat it if I did not.

- **[Host]** What is a medical necessity approval given other than my doctor wrote the script showing he thought it was medically necessary.

- **[Teisha Robertson]** OK. So, yes. So medical necessity will be given for home delivery and retail if you meet the criteria. Your provider will have to complete the medical necessity criteria form and once approved that's when medical necessity will be given. However, for non-formulary brand drugs they're usually not covered at military pharmacies unless, again, medical necessity is approved.

- **[Host]** Is the VA Pharmacy considered a military pharmacy?

- **[Teisha Robertson]** The VA Pharmacy is not considered a military pharmacy.

- **[Host]** How are copays for TRICARE for Life beneficiaries determined for retail pharmacies for 90 days?

- **[Teisha Robertson]** As I mentioned at this presentation, unless you're on the US Family Health Plan, the copays are similar for all except for as I mentioned, active-duty service members, dependent survivors of active-duty service members and medically retired service members. Therefore, for retail pharmacies, the copays are the same. So, if you would like to get a 30-day supply, that goes back to Slide 6 where it outlines the cost share for a 30-day supply. However, if you would like to get up to a 90-day supply, it will be three copayments of their respective drug. So, the cost share is based on if the drug is generic branding formulary or a non-formulary drug.

- **[Host]** Thank you. If you meet the annual catastrophic cap, are you still required to pay the copay to Express Scripts?

- **[Autumn]** Yes, this is Autumn from Express Scripts. I believe copays are required for each prescription fill, but as you're lead up to that cap, you could actually incur a cost that's a bit more than the copayment. But I'll take this back and just verify. I know there are different programs depending on what your coverage is, so we'll take that back to verify we have the right answer.

- **[Francine Forestell]** This is Francine Forestell from the communications division. When it addresses the catastrophic cap, once the TRICARE-eligible beneficiary meets its catastrophic cap depending upon the sponsor status, they really shouldn't be held responsible for pharmacy copays cost shares until the next time. Well, actually, now with those plans, the next, at the start of the next calendar year, I recognize that sometimes when a claim hits the system, whether it's pharmacy or medical, determines whether or not there is a copay or cost share. So, it's oftentimes the juggling in regards to, you don't think you should pay pharmacy because you



thought you met it on medical, and sometimes that's just a matter of the system adjudicating themselves.

- **[Host]** My current pharmacy is CVS. I am newly enrolled in TRICARE. How do I transition or maintain my current pharmacy at CVS?

- **[Teisha Robertson]** CVS is an in-network pharmacy, so you should be able to continue to fill your medications at CVS.

- **[Host]** Does the doctor decide if a prescription is under generic or brand name?

- **[Teisha Robertson]** No, the doctor does not decide if the prescription is brand or generic. That has to do with the medication and Food and Drug Administration regulations. The brand-name drug is the first drug that enters the market and after a number of years, other manufacturers are able to — as long as they meet the requirements of a generic drug as outlined by the Food and Drug Administration, they are able to produce generic drugs, but the doctor does not decide if a drug is brand or generic.

- **[Host]** OK, what is needed to fill or pick up prescriptions for another person at a military facility?

- **[Teisha Robertson]** You may need to check the policies with the MTF. Each MTF does have specific policies and they may require things like maybe the name, date of birth, made possible for ID, but you will need to check each MTF and their specific policy to determine what is needed to pick up for another person.

- **[Host]** Thank you. I'm a diabetic, not on insulin. Do you have a cap on prescriptions?

- **[Teisha Robertson]** In reference to a cap on prescription, I may need clarification. If you're saying that your provider needs to put you on, for instance, two or more, three medications to help treat your diabetes, there are some particular medications that does require prior authorization, and if that is the case, your provider will need to complete the pre-authorization or prior authorization form in order for you to get the medication. There are also quantity limits that are placed on some of the medications as well. And the formulary search tool, as I described during the presentation, will be a good place to check to see if your specific medication requires pre-authorization or prioritization or quantity limits. If that's what you're referencing in terms of specific caps.

- **[Host]** OK. And if anything, else comes in from that asker, we'll be sure to follow up with that. I live in Texas, where mailboxes are at the curb. Temperature inside these mailboxes can reach over 130 degrees. Can we get an exemption to the home delivery requirement?

- **[Teisha Robertson]** I'm going to defer that to Express Scripts in terms of — I believe they do monitor for the temperature in certain areas, but Express Scripts, I'll refer that to you.

- **[Autumn]** Yeah. Thank you. This is Autumn from Express Scripts. So, our package features and our shipping is all calculated based on the medication type and the temperature changes that it can sustain through the process. And that's all followed very carefully. Some of our medications are shipped in coolers on ice if it's deemed that that's needed for that medication type. So, all of that is factored in. If you're required to use the mail program that was referenced earlier and you do have those concerns, you could call Express Scripts and talk to them. But typically, our mailing

process is set up to understand that some of those changes in temperature do take place as the medication gets to your home.

- **[Host]** Will the doctor know who to contact to have your prescription filled on the military base?

- **[Teisha Robertson]** Hey, this is Commander Robertson. I may need a little bit more clarification on that question. When you say who the doctor will need to contact on a military base, I need a little bit more clarification. I'm sorry.

- **[Host]** And if the asker of that question could just provide a little bit more detail on that as well, we'll come back to that one. If the medication dosage gets changed every three months, can I still get it at the retail pharmacy?

**Teisha Robertson:** If you're on a medication, as I mentioned and select maintenance medication, you do have up to two fills before you have to move that medication to home delivery if it's a medication that's not a select maintenance medication and it's not, as I mentioned, you can check on the Formulary Search Tool, you are able to continue to get that medication at your retail network pharmacy.

- **[Host]** Another question, how do you know what medicines are considered maintenance medications?

- **[Teisha Robertson]** So for the select maintenance, it's usually medications that are taken on a chronic basis or you're continuously taking those. And as I mentioned, if you'd like to check to see if your medication is one in the Formulary Search Tool if you would type in the name of your medication and using the drop-down, select that there's coverage information that does share with you if you have to get the medication at a retail for up to two fills so it will outline that under the formula search tool.

**[Lt. Col. Yates]** Before we go on, this is Lieutenant Colonel Yates from Pharmacy. On slide 22 there's a picture of Victoza and on retail it does say limited fills. That's going to be an indication that it is one of those select maintenance medications.

- **[Host]** Thank you. If the prescription is a lower cost at your local pharmacy, why must you use Express Scripts after the prescription is filled two times locally?

- **[Teisha Robertson]** Thank you for the question. If your option at your local network pharmacy gives you a lower costing option, you can continue to fill it at your local retail pharmacy. As I mentioned before, with the select maintenance medication you have two times to fill using the TRICARE Pharmacy benefit before you're charged 100% cost share. If at your local network pharmacy that cost share is a cost share that you're willing to continue to pay, then you do not have to transfer your medication to the home. It is your option.

- **[Host]** Thank you. Where should someone with Medicare using TRICARE Pharmacy for part D and no access to a military facility get short term prescriptions covered?

- **[Teisha Robertson]** There was a lot to unpack in that one so let me read that one more time. Where should someone with Medicare using TRICARE Pharmacy for part D and no access to a military facility get short term prescriptions covered?

On slide 13, there is a link there that's provided for network pharmacies that you can utilize to see if there is an in-network pharmacy that's close to you. Also, TRICARE home delivery does still also mail short-term medications, but please note you need

to at least have at least seven days lead time to ensure that you get that medication delivered in a timely manner.

- **[Host]** What specifically are the medical necessity criteria?

- **[Teisha Robertson]** So, each medication does have a specific medical necessity form, and that as I mentioned if you go back to — just so we can have a reference point slide 23. So as I mentioned, the medical necessity form for instance in this particular example, when you look at Victoza, Victoza will have a specific medical necessity form and each of the criteria is dependent on the medication. And as I mentioned before, your provider is the one that needs to complete this medical necessity form as well.

- **[Lt. Col. Yates]** And if I can follow on this, Lt. Col. Yates from Pharmacy, the medical necessity criteria is usually additional clinical information of why other drugs in that class, or even other classes cannot be used or should not be used for a particular patient.

- **[Host]** Thank you. If a retiree is at a non-veteran nursing home not contracted with TRICARE, can we submit for reimbursement?

- **[Teisha Robertson]** And I'm assuming this is for pharmacy claims?

- **[Host]** That would be my assumption as well. If the answer has any clarification, they can type that in as well. We'll follow up.

- **[Teisha Robertson]** OK, so if it's for pharmacy and they do have TRICARE Pharmacy benefit coverage and it's not in the network, it can be submitted for reimbursement, as I mentioned, noting that deductibles and other cost share will apply before you're able to get reimbursement.

But again, if you go back to non-network pharmacy, for instance, it does outline how to — there's a link to help with providing submitting for claims and for learning more about non-network pharmacies as well.

- **[Host]** If I have coverage from my employer, like Optum, which does not participate with Express Scripts, can I get reimbursement from Express Scripts?

- **[Teisha Robertson]** So Optum, and if it does not utilize the same PBM as Express Scripts, so that will be considered as other health insurance. So, in that case with other health insurance or OHI, you are able to submit a claim because TRICARE will be secondary for reimbursement, and that will be again if you refer to information on filing pharmacy claims on Slide 15 as well.

- **[Host]** Is there a difference in copay between TRICARE for Life and TRICARE Prime?

- **[Teisha Robertson]** Hi, this is Commander Robertson. As I mentioned, for the copay is the same regardless of your benefit unless you have U.S. Family Health Plan, and unless — for TRICARE beneficiaries that are not under U.S. Family Health Plan, your copay is the same unless you're an active-duty member, dependent survivors of active-duty service members and medically retired service members and their dependents. However, your copay will follow. The copay structure that was outlined on Slide 6.

- **[Host]** My CVS doesn't give me TRICARE prices, I also have Blue Cross and Blue Shield, and I'm paying at the Blue Cross Blue Shield price.

- **[Teisha Robertson]** This is Commander Robertson again. That again has to go along with the previous question with other health insurance, so that is considered OHI. And if your Blue Cross Blue Shield does not utilize Express Scripts as their PBM, then you would have to file a claim for reimbursement as TRICARE as a secondary payer. If your Blue Cross Blue Shield does utilize Express Scripts for instance, and we're probably going to have another conversation on OHI at a later date then it can be electronically submitted by your CVS.
- **[Francine Forestell]** This is Francine. Commander Robertson, can you clarify that it could be that TRICARE wouldn't pay if the OHI paid more than TRICARE required?
- **[Teisha Robertson]** Yes. So that is correct as well. So, if the OHI does pay more than the TRICARE required, that is something else in terms of why, if again, it was electronically submitted and your Blue Cross does have utilized Express Scripts as their PBM, that could be another reason why it did not pay.
- **[Host]** Can medication always be picked up at MTF pharmacies with a paper prescription, or is there a limit before having to set up mail order?
- **[Teisha Robertson]** Yes. So, if you're getting your prescriptions at the MTF and their generic or formula branding medications, you can continue to utilize the MTF.
- **[Host]** Will a civilian physician be able to find, locate, identify in the electronic prescription system a military pharmacy?
- **[Teisha Robertson]** This is Commander Robertson. You would have to check with your provider to see what they are able to locate. But as I mentioned, civilian providers should be able to electronically prescribe non-controlled medications to the MTF, and if your particular MTF is on the new platform, which is MHS Genesis, they also able to e-prescribe controlled medications as well. But you would need to follow up with your provider to see what they're able to see in their system.
- **[Lt. Col Yates]** This is Lt. Col. Yates, Pharmacy. As a follow on, the naming convention for the MTS has been standardized that it would be DOD, I believe it's ePhcy, an abbreviation for e-pharmacy and then the facility name. So, at minimum, they start typing in DOD, they should be able to locate the facility that you would want to get your off base PRX from, I hope that clarifies.
- **[Host]** Thank you. Which MTF drugs require a prescription by an MTF provider?
- **[Calvin Keller]** This is Calvin at Communications. If you are seeing a provider at the military treatment facility, that's who's going to write your prescriptions for them to be filled at the military treatment facilities lab.
- **[Host]** Does a retiree need to be enrolled in TRICARE to get medications from a Military Pharmacy?
- **[Marites Wolstenholme]** I can answer that question, Commander Robertson.
- **[Host]** Thank you, ma'am.
- **[Marites Wolstenholme]** OK. Coming from the Direct Care Program, which is MTF pharmacies, you do not have to be enrolled to a TRICARE program, because you can be direct care and receive that care or that service, including pharmacy at the MTF Pharmacies.
- **[Host]** Thank you. If I want to move VA prescriptions to retail pharmacy or Express Scripts, do I initiate that with the VA or with the pharmacy?

- **[Autumn]** This is Autumn from Express Scripts. If you're wanting to move a prescription from one pharmacy to the other, you can handle that, the best way, really is by talking to your doctor and having them send a new prescription to the pharmacy that you're wanting to use. But you can call Express Scripts directly and then they could potentially reach out to the doctor for you. I'm not sure about VA coverage versus TRICARE coverage, though with that, so I'll open that part of the question up to the group.
- **[Francine Forestell]** This is Francine Forestell from DHA Communications, and typically VA-generated prescriptions aren't necessarily covered by TRICARE, because that's a separate funding pot and VA prescription should be filled, therefore, through the VA is my understanding. But we'll get clarification.
- **[Host]** Thank you. And just we have time for one last question. If your prescription is at one MTF, can you get a refill at another MTF, for example if you're on vacation?
- **[Teisha Robertson]** This is Commander Robertson. In reference to filling from one MTF, you may even need to refer to the MTF policy on their system processes on filling prescription transfers, because they may have their unique policy in terms of transferring the prescription from one MTF to the other.
- **[Host]** Commander Robertson, I just want to give you an opportunity to offer any closing thoughts or final remarks to our audience today.
- **[Teisha Robertson]** I'd like to thank everyone that called in today and we appreciate you attending today for the Get the Most From Your TRICARE Pharmacy Benefit. We enjoy sharing this information with you because it helps with getting to know your pharmacy benefit. So, thank you for the questions that were raised. Any that were not answered, we will definitely follow up in a follow-up email. Thank you.
- **[Host]** I just want to thank Commander Robertson and the wonderful team on the call today for sharing their invaluable experience and expertise. I'd also like to thank all of our attendees for participating in today's webinar.

If you find yourself having any questions after the webinar is over, please email [moswebinars@militaryonesource.com](mailto:moswebinars@militaryonesource.com) and we'll send over any questions to the TRICARE team. This concludes today's webinar Get the Most from Your TRICARE Pharmacy Benefits. Thank you so much.