

Amendment:

2007 Drug Plan Benefit Changes for the NM Medical Insurance Pool (Pool) Plans



**Blue Cross and Blue Shield
of New Mexico**

This **amendment** to your New Mexico Medical Insurance Pool (Pool) Health Care Policy shall be made part of your Pool Health Care Policy and shall replace the current language in your Pool Health Care Policy. Changes are being made to **prescription drug supply limitations**. These changes will be effective July 1, 2007.

Sincerely,

Patricia K. Jennings, Executive Director
New Mexico Medical Insurance Pool

Prescription Drug Plan Changes: Effective July 1, 2007

Supply limitations are changing. Replace the information about "Supply Limitations" for prescription drugs with the following text. Make the same changes to supply limitation language on your Summary of Benefits:

Member Copayments and Supply Limitations — For covered prescription drugs (including specialty pharmacy drugs), insulin, diabetic supplies, and nutritional products, you pay a fixed-dollar or a percentage copayment, not to exceed the actual retail price, for each prescription filled or item purchased (not to exceed supply limitations listed in the table below). Copayments are **not** subject to a deductible, are **not** included in any out-of-pocket limit, and are **not** eligible for reimbursement once an out-of-pocket limit is reached. You may also have to pay the difference in cost between a brand-name drug and its generic equivalent (see previous page).

Prescription Drugs, Insulin, Diabetic Supplies, Special Medical Foods

Out-of-pocket limit and deductible provisions do not apply. Oral contraceptives are covered. Special medical foods and certain drugs require prior approval or benefits will be denied. Prescription drugs for smoking/tobacco use cessation are limited to **two 90-day** courses of drug therapy when prior-approved by BCBSNM.)⁴ In order to receive benefits for specialty pharmacy drugs, you may be required to purchase such drugs from a specialty pharmacy provider that contracts with the Claims Administrator.

Drug Plan Program and Supply Limitations*	Generic Drug	Brand-Name Drug (NO generic equivalent)	Brand-Name Drug (with generic equivalent)
Retail and Specialty Pharmacy Programs: During each one-month period, up to a 30-day supply or 180 units (e.g., pills), whichever is less.	\$10	30% or \$10, whichever is greater, up to a maximum copayment of \$250	\$10 plus difference in cost between the generic drug and the brand-name purchased
Mail-Order Plan During each three-month period, up to a 90-day supply or 540 units (e.g., pills), whichever is less.	\$30	30% or \$30, whichever is greater, up to a maximum copayment of \$750	\$30 plus difference in cost between the generic drug and the brand-name purchased

* NOTE: For commercially packaged items (such as an inhaler, a tube of ointment, or a blister pack of tablets or capsules), you will pay the applicable copayment or percentage amount for a 30-day supply – usually one packaged item – under the retail pharmacy and specialty pharmacy programs. You will pay three times that amount for up to a 90-day supply of the same item purchased through the mail-order program).

Add the following paragraphs to the information in your Pool Health Care Policy about prescription drug plan benefits:

Specialty Medications — Specialty medications are used to treat serious or chronic conditions such as multiple sclerosis, pulmonary hypertension, hepatitis, and rheumatoid arthritis. These medications are typically injectable and can be administered by a patient or family member. Specialty medications are required to be dispensed by a specialty pharmacy provider, are limited to a 30-day supply, and require prior authorization. (Visit “www.bcbsnm.com” for more information.)

Step Therapy — For certain classes of drugs, step therapy requires that a generic drug within the same drug class be tried before a branded product may be utilized. Examples of this include: Generic cholesterol lowering drugs (simvastatin, lovastatin, pravastin) before the branded drug products (Lipitor, Lescol, Crestor). Generic antidepressants (bupropion, paroxetine, fluoxetine, citalopram) before the branded drug products (Cymbalta, Effexor XR, Lexapro).

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