



# Your Health Insurance Impacts Your Prescription Costs

The amount you pay for medical services and prescriptions is based on your health insurance plan. Use this guide to learn about insurance and how to get the brand-name medicine your doctor prescribed.



## What is health insurance?

Health insurance is a type of insurance that helps cover medical services (doctor visits, hospital stays, lab tests, and preventative care) and prescription medicine expenses (costs of the medicines you take).

## What is your insurance status?

### Private/Commercially Insured:

Offered by privately owned companies, often provided through an employer, the Affordable Care Act, or purchased on your own

### Medicare:

Insurance offered by the government for people 65 years of age and older

### Medicaid:

Insurance offered by the government for people in need of financial aid

### Uninsured/Cash Paying:

Healthcare expenses are paid out of your own pocket



Your health insurance may offer a prescription benefit which helps cover the cost of your prescription medicines.

## How does my health insurance plan manage my prescription medicine benefits?

- **Formulary:** A drug formulary is a list of prescription drugs, both generic and brand name, that are preferred by your health plan. Drugs on formulary are usually grouped into tiers, and your cost is determined by the tier that applies to your medicine

## Can I get the brand-name medicine that my doctor prescribed even if it's not preferred on formulary?

Yes, but your insurance may have additional requirements, such as:

**Step edit:** Your doctor has to prove that you took a certain treatment without success before insurance will approve another medicine

**Prior authorization:** Your doctor must provide additional information (such as lab results or treatment history) before insurance will pay for your prescription

# From the Doctor to the Pharmacy: Steps to Getting Brand-Name Medicine

Pfizer is committed to helping you get the brand-name medicine your doctor prescribed.

## STEP 1: Doctor's Office



If your doctor feels medicine is the right option, they may prefer you take a brand-name medicine even if a generic is available.

**How can I ensure that I won't get switched to a generic if my doctor wants me to take the brand-name medicine?**

Ask your doctor to include **"No Generic Substitutions"** or **"DAW" (Dispense As Written)** on your prescription, depending on your state's requirements.

- **"No Generic Substitutions"** and **"DAW"** tell the pharmacist not to substitute a generic medication in place of the brand-name medicine your doctor prescribed

Pfizer offers savings to help eligible patients save on brand-name medicine. Ask your doctor or the office staff for a savings offer before you leave the office, or visit the product website to view savings offers.



## STEP 2: Pharmacy Drop-Off



At the pharmacy, give the pharmacist your brand-name prescription and savings offer.

**Can pharmacies switch my prescription from a brand name to a generic medicine?**

Yes, some pharmacies may switch your prescription from a brand name to a generic medicine if your doctor does not include **"No Generic Substitutions"** or **"DAW"**, per your state's requirements, on your prescription.

Remember to show your Pfizer savings offer to the pharmacist when you fill your prescription. Let your pharmacist know that the savings offer only works with the brand-name medicine.



## STEP 3: Pharmacy Pickup



When it's time to pick up your prescription, check your pills. They should look the same every time you pick up a new refill.

**What should I do if I receive a generic substitute instead of the brand-name medicine?**

Talk to your pharmacist right away—let them know that you prefer to take the brand-name Pfizer medicine that your doctor prescribed.

Some pharmacies may substitute a generic for a brand-name medicine and may not let you know.



### In need of prescription assistance?

**Pfizer RxPathways**® connects eligible patients to assistance programs that offer insurance support, co-pay assistance, and medicines for free or at a savings. Terms and conditions apply.

Learn more by visiting  
[www.PfizerRxPathways.com](http://www.PfizerRxPathways.com) or  
calling 1-844-989-PATH (7284)

