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What if I need a drug that isn't on the formulary or is covered at a higher cost?**Enter Here**

What if I need a drug that isn't on the formulary or is covered at a higher cost?

Answer

If you need a drug that is not on the covered drug list, or that is on the list but you think it should be covered for a lower copayment, you can do the following:

1. Contact the plan and ask for an exception. You will probably have to provide information from your doctor about why you need the drug your plan won't cover.
2. If your plan denies the exception, you can appeal. Your plan must give you information on how to appeal.