

Prior authorization drugs

AND THE PATIENT
SUPPORT PROGRAM

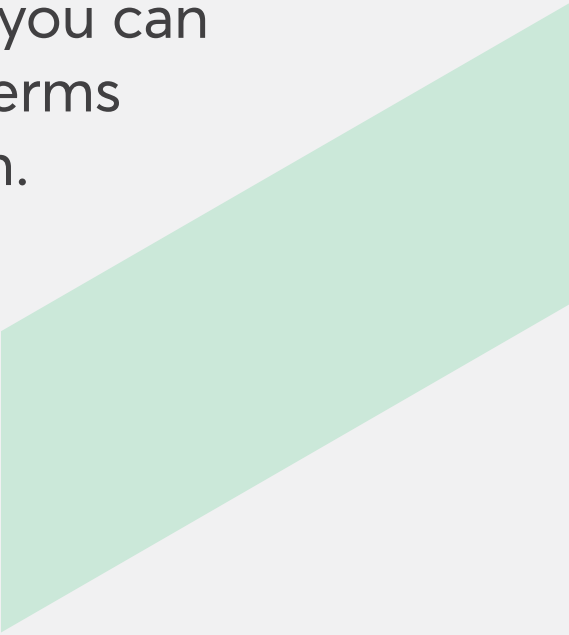
 **Desjardins**
Insurance
Life • Health • Retirement





The right drug at the right time

Critical or rare illnesses often require new drugs that can cost several thousands of dollars a year. Your group insurance plan helps cover all or part of these costs. However, certain drugs, mainly very expensive drugs or drugs with a significant risk of misuse, require **prior authorization** before you can be reimbursed under the terms and conditions of your plan.



What is prior authorization?

Prior authorization is a process that requires your doctor to fill out a form **confirming that a drug was prescribed for its intended use and that it meets our authorization criteria**. The criteria are similar to those used by provincial drug insurance plans. They take into account information from the manufacturers and drug uses recognized by Health Canada.

What are the advantages of prior authorization?

It allows you to receive a full or partial reimbursement for drugs that could otherwise cost you thousands of dollars a year. This process also favours the use of less expensive drugs with a proven track record, which **helps keep your group insurance premium from going up**.

How do I find out if I need prior authorization for my drug?

Just ask your doctor. Doctors generally know which medications require prior authorization, and they can suggest alternatives. You can also consult the list of drugs that require prior authorization at: **desjardinslifeinsurance.com/PAD**.

Some drugs on the list give you access to our patient support program, which is described on page 6 of this brochure.

It's important to note that the list is regularly updated to reflect new drug information and ongoing changes to group insurance plans. This means that we may require prior authorization for a drug you are already taking if it is added to the list.

Are you insured under a provincial drug insurance plan?

Submit your claim to the provincial plan first as it may cover the drug you need. If your claim is refused, attach a copy of the refusal notice and include it with the form you submit to us.

WANT TO SPEED UP THE PROCESS?

Use the forms that have been pre-filled with the information in your electronic file. To access them, go to **desjardinslifeinsurance.com/planmember** and log on to the plan members' secure site.

How do I submit a prior authorization request?

To get a full or partial reimbursement for a drug that requires prior authorization, send us the appropriate form completed by everyone concerned.

Since each drug has its own form, it's important to follow the steps below to ensure that you're using the right form.

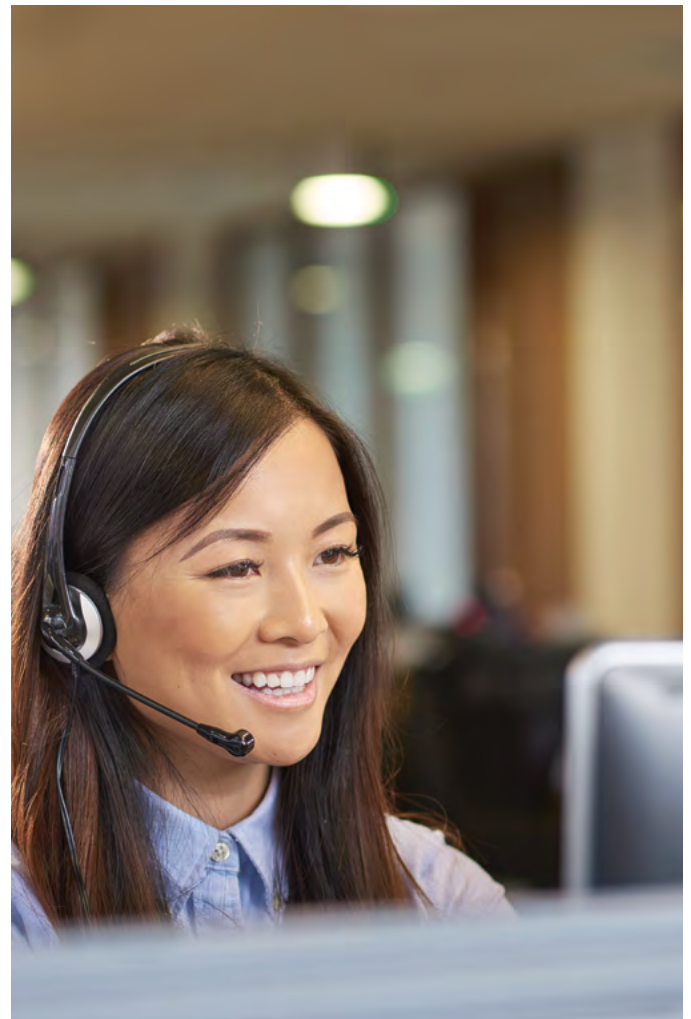
1. Make sure you know the **name of the drug** that has been prescribed to you.
2. Go to desjardinslifeinsurance.com/PAD. From the list that appears, select the name of the drug to download the appropriate form, and then print it.
or
Call and ask us to send you the form you need. To find out how to reach our Customer Contact Centre, talk to your plan administrator or go to the "Contact us" section of the plan members' secure site.
3. Complete sections A and B, sign the form and have your dependent sign it as well, if applicable.
4. Have your doctor complete section C. Please note that you are responsible for paying any fees that may be required to complete this form or get additional medical information.
5. Fax or mail your form to the fax number or address indicated on the form, as described in section D.

Each request may be reviewed by one of our physicians or pharmacists. Please rest assured that all the information you provide will be kept strictly confidential.

How do I find out if my drug will be reimbursed?

A specialized support agent will call you to let you know if your request was approved or denied¹. They will also call you if we need additional information or to let you know when the requested drug is subject to an annual limit under the contract. If your request is denied, your drug will not be covered by your plan and any claim for the drug will be denied. In this situation, you may want to talk to your doctor about the possibility of taking another drug.

To be eligible for reimbursement, the prior authorization drug must be provided by a pharmacist and it must **not** be administered in a hospital setting.



¹ When we deny a request for prior authorization, it means that we are refusing to reimburse the drug in question. However, this does not mean that we are questioning the doctor's opinion.

How long will it take to process my prior authorization request?

If your form has been correctly filled out, it will take up to **five business days** from the day it is received.

Here are some tips to ensure prompt processing of your request:

- Use the **appropriate prior authorization form** (i.e. the form specifically intended for the drug you're requesting prior authorization for)
- Fill out **all sections** accurately and legibly
- Clearly indicate your **contact information**
- Make sure that the form is **signed and dated by everyone** concerned (you, your dependent, if applicable, and your doctor)
- Send your request by **fax** to save time

How long will the prior authorization last?

In the letter we send to advise you that your request for prior authorization has been accepted, we will tell you how long the authorization period will last. If you have a payment card, your pharmacist will be notified of the expiration date of your prior authorization and may remind you of it, as needed.

You will not be required to provide additional medical information to be reimbursed for your drug during the authorization period. However, once this period ends, you will have to submit a new prior authorization request.

Certain drugs used to treat chronic medical conditions may be approved for the full duration of the contract period, as long as they remain covered under the plan. In this situation, we reserve the right to reassess the request at a later date, if necessary.



What do I have to do to get reimbursed?

SITUATION 1:

If you have our prior authorization before you go to the pharmacy.

You can use your payment card to be reimbursed immediately, or you can send us your original receipts by mail, along with a completed *Claim for Healthcare Benefits* (19132A) form.

SITUATION 2:

If you do not have our prior authorization before you go to the pharmacy.

If you use your payment card, your pharmacist will be notified that your drug requires prior authorization. You will then have two options:

- **Don't buy the drug yet.** Submit a prior authorization request first. Once your request has been approved, simply go back to the pharmacy to get your medication. You will be able to use your payment card to get reimbursed immediately. You can also pay the full cost of the drug and send us your original receipts by mail, along with a completed *Claim for Healthcare Benefits* (19132A) form.
or
- **Pay the full cost of the drug** and submit a request for prior authorization afterwards. However, please note that you should always get our prior authorization before paying for drugs that require it. If your request is denied, you will not be reimbursed for the cost of the drug.

Patient support program

What is the patient support program?

It's a program that gives you the support you need to manage particularly complex drug treatment plans. You can count on a team of specialized pharmacists who understand your needs and will tailor their care to suit your particular situation. The program goes way beyond just filling a prescription—the pharmacists will actively help you manage all aspects of your medical condition. So you can focus on what's most important—improving your health!

Who is the patient support program for?

It's for all plan members who live outside Quebec who are taking specialty drugs to treat diseases such as, inflammatory diseases, multiple sclerosis, asthma or hepatitis C. The illnesses and drugs covered may change over time. For an updated list, visit our website at desjardinslifeinsurance.com/PAD.



What are the advantages of the program?

The patient support program brings together all the services you need to help you cope with your health condition and get the most out of your treatment plan.

Advocate services

- Promptly informs you by telephone of the status of your prior authorization drug reimbursement request
- Speeds up the process by getting missing information from your doctor
- Explains how the program works and refers you to the preferred pharmacy network
- Contacts your doctor to discuss less expensive therapeutic alternatives (step therapy)
- Helps you sign up for the educational and financial resources you're eligible for, including provincial programs and pharmaceutical company support programs for patients
- Facilitates communication between you, us, your doctor and your pharmacist

Preferred pharmacy network for specialty drugs

- Develops a personalized health action plan that includes all of your treatments
- Makes it easy for you to transfer your prescription
- Has a pharmacist on call 24/7 to answer your questions in strict confidence
- Allows you to centralize most of your prescriptions in one place
- Delivers your specialty drugs free of charge in secure, temperature-controlled packaging (many specialty drugs have to be refrigerated)
- Issues automatic reminders and renewals to ensure you never run out of your medications
- Maintains very competitive pharmacy fees so you'll pay less out of pocket

Therapeutic resource centre

- Refers you to the right resources for your health condition
- Provides you with information on your condition and how to take your medication properly
- Monitors efficacy, side effects, drug interactions and treatment adherence
- Conducts ongoing, personalized clinical follow-ups according to a schedule appropriate for your needs and the type of drug you're taking

TO LEARN MORE...

If you have any questions about your insurance coverage, refer to your employee booklet or contact your plan administrator.

You can also consult the secure site for plan members at desjardinslifeinsurance.com/planmember.



IMPORTANT

You can choose not to buy your specialty drug at the preferred pharmacy, but then you will not have access to all of the program's services and your group insurance plan will not reimburse you for your drug.

We have partnered with Express Scripts Canada, a service provider known for its extensive expertise in drug plan management, to provide you with these comprehensive, customized services.

About Desjardins Insurance

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

desjardinslifeinsurance.com/planmember

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