



truehealth[™]
new mexico

Choosing the Right Plan for Your Pharmacy Needs During Open Enrollment

It's time for 2022 Open Enrollment! If your current benefit plan does not meet your pharmacy needs, now is the time to explore your options.

If you take use prescription drugs, selecting health coverage can be confusing. You may feel overwhelmed by the process and decide to stay with an insurance plan that may not be a good fit for you. However, if your medications or financial situation have changed during the year, you should understand that your best plan option for this year may not be the best option for next year.

Where should you begin?

Compare plans.

A good first step is to compare two or more plans with your existing plan. When reviewing pharmacy benefits, be sure to compare the **copay tier (cost) levels between plans.**

True Health New Mexico offers six copay tiers, with Tier 1 having the lowest member cost-share and Tier 6 having the highest member cost-share.

- Tier 1: Preferred Generic
- Tier 2: Generic
- Tier 3: Preferred Drug
- Tier 4: Non-Preferred Drug
- Tier 5: Preferred Specialty Drug
- Tier 6: Non-Preferred Specialty Drug

Below is an EXAMPLE of a pharmacy copay tier.

Tier	Member Cost-Share
Tier 1	\$10
Tier 2	\$10
Tier 3	\$50
Tier 4	\$125
Tier 5	40% after deductible is met
Tier 6	50% after deductible is met

Some practical tips:

- **To help you compare all True Health New Mexico plan offerings, please view our Summary of Benefits and Coverage (SBC) documents.** The SBC describes key coverage details such as the cost-sharing amounts between you and TRUE for covered services, coverage limitations and exceptions, and the amount you will pay (your cost-share amount).
 - ✓ View SBCs for individual and family plans at truehealthnewmexico.com/individual-family-plan-documents.
 - ✓ Not sure what plan you have? Call Customer Service at: **1-844-508-4677**.

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- **Pay close attention to the member cost-share amount.** Consider your financial situation and whether the copay or coinsurance for your specific medication(s) is something you are comfortable paying each time you fill your prescription.
- **Understand that some plans may require that you meet a deductible before coverage begins for your pharmacy benefits.** For example, on some copay tiers you may be required to pay the full cost of the medication until you have satisfied your deductible.
- **Think about the impact of any pharmacy discounts (such as \$4 drug lists or GoodRx) or copay coupons provided by drug manufacturers for which you are eligible.** These programs are not part of the True Health New Mexico pharmacy benefit, but they may save you money. **Reminder:** If you use a drug manufacturer’s coupon or copayment card for specialty drugs, those amounts will **not** apply toward your deductible or out-of-pocket limit.

Consider additional covered benefits.

True Health New Mexico also covers select generic drugs used to treat several chronic conditions at a \$0 copay on many plans. Refer to your SBC to see if your plan qualifies.

- You can find the 2022 \$0 generic drug list at truehealthnewmexico.com/member-pharmacy-formulary.
- This list includes drugs used to treat common conditions such as asthma, bipolar disorder, chronic obstructive pulmonary disease, congestive heart failure, coronary artery disease, depression, diabetes, high blood pressure, and high cholesterol.
- True Health New Mexico also covers some medications as “preventive” at a \$0 copay. You can find the 2022 preventive drug list at the link above.

Review your medications, formulary coverage, and cost-share.

Once you have chosen a few potential plans, make a list of the drugs you are currently taking. Confirm that your medications are listed on the health insurer’s formulary (drug list) and note their copay tiers.

You can find the 2022 True Health New Mexico Formulary for Individuals and Small Groups at: truehealthnewmexico.com/member-pharmacy-formulary. To find your medication on the formulary, use CTRL + F on a PC or Command + F on a Mac and type in the name of the medication in the search box. Make sure you’ve spelled the name of the drug correctly. See a search example below.

Once you locate the medication name on the formulary, look at the copay tier. Then look at your SBC and determine the actual cost for each medication, based upon the benefit plan.

Medication	Tier	Restrictions
TRESIBA FLEX INJ 200UNIT	Tier 3	
TRESIBA INJ 100UNIT	Tier 3	QL
INSULIN SENSITIZING AGENTS		
<i>pioglitazone hcl tab 15 mg (base equiv)</i>	Tier 2	
<i>pioglitazone hcl tab 30 mg (base equiv)</i>	Tier 2	
<i>pioglitazone hcl tab 45 mg (base equiv)</i>	Tier 2	
MEGLITINIDE ANALOGUES		
<i>nateglinide tab 60 mg</i>	Tier 2	
<i>nateglinide tab 120 mg</i>	Tier 2	
<i>repaglinide tab 0.5 mg</i>	Tier 2	
<i>repaglinide tab 1 mg</i>	Tier 2	
<i>repaglinide tab 2 mg</i>	Tier 2	
SODIUM-GLUCOSE CO-TRANSPORTER 2 (SGLT2) INHIBITORS		
FARXIGA TAB 5MG	Tier 3	ST; QL
FARXIGA TAB 10MG	Tier 3	ST; QL
JARDIANCE TAB 10MG	Tier 3	ST; QL
JARDIANCE TAB 25MG	Tier 3	ST; QL
SULFONYLUREAS		
<i>glimepiride tab 1 mg</i>	Tier 2	

ACA - Affordable Care Act MNPA - Medical Necessity Prior Authorization PA - Prior Authorization QL - Quantity Limits ST - Step Therapy 29

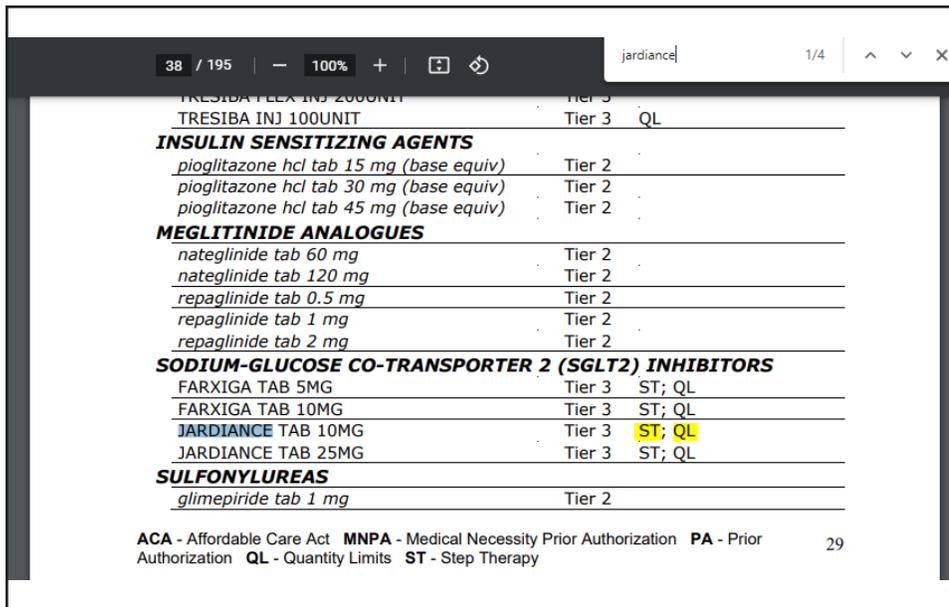
Understand the restrictions.

Even if your medications are listed on the drug list, pay close attention to any restrictions. The True Health New Mexico formulary includes the following types of restrictions:

- **PA = Prior Authorization.** You won't be able to fill this medication at your pharmacy until your provider obtains approval from the plan.
- **ST = Step Therapy.** You may be required to try another drug before the Step Therapy drug can be filled. **Note:** if you are currently using the Step Therapy drug, the health insurance company will allow you to continue therapy until it decides whether to cover the drug.
- **QL = Quantity Limits.** There are restrictions on the number/amount of medication that can be filled at one time.

See an EXAMPLE of restrictions below.

If there are no restrictions listed in the row for which your drug name/strength appears, you can fill your prescription up to the benefit limits of your plan.



The screenshot shows a digital formulary interface with a search bar containing 'jardiance'. The table lists various medications with their tiers and restrictions. 'JARDIANCE TAB 10MG' is highlighted in blue with 'ST; QL' restrictions. 'JARDIANCE TAB 25MG' is also highlighted in blue with 'ST; QL' restrictions. Other medications like 'pioglitazone hcl tab' and 'repaglinide tab' are listed with 'Tier 2' restrictions. The table is organized into sections: 'INSULIN SENSITIZING AGENTS', 'MEGLITINIDE ANALOGUES', 'SODIUM-GLUCOSE CO-TRANSPORTER 2 (SGLT2) INHIBITORS', and 'SULFONYLUREAS'. A legend at the bottom explains the abbreviations: ACA - Affordable Care Act, MNPA - Medical Necessity Prior Authorization, PA - Prior Authorization, QL - Quantity Limits, ST - Step Therapy. The page number '29' is visible in the bottom right corner.

Medication	Tier	Restrictions
TRESIBA FLEX INJ 2000UNIT	Tier 3	
TRESIBA INJ 100UNIT	Tier 3	QL
INSULIN SENSITIZING AGENTS		
pioglitazone hcl tab 15 mg (base equiv)	Tier 2	
pioglitazone hcl tab 30 mg (base equiv)	Tier 2	
pioglitazone hcl tab 45 mg (base equiv)	Tier 2	
MEGLITINIDE ANALOGUES		
nateglinide tab 60 mg	Tier 2	
nateglinide tab 120 mg	Tier 2	
repaglinide tab 0.5 mg	Tier 2	
repaglinide tab 1 mg	Tier 2	
repaglinide tab 2 mg	Tier 2	
SODIUM-GLUCOSE CO-TRANSPORTER 2 (SGLT2) INHIBITORS		
FARXIGA TAB 5MG	Tier 3	ST; QL
FARXIGA TAB 10MG	Tier 3	ST; QL
JARDIANCE TAB 10MG	Tier 3	ST; QL
JARDIANCE TAB 25MG	Tier 3	ST; QL
SULFONYLUREAS		
glimepiride tab 1 mg	Tier 2	

What if I don't find my medication on the formulary?

If you do not locate your medication on our formulary, the medication is not covered. However, you or your provider can request a **prior authorization/exception** to the formulary for drugs not listed.

- Your provider would need to complete a prior authorization form and send to True Health New Mexico for review. The prior authorization request form is on truehealthnewmexico.com/prior-authorization-requests.
- Prior authorization reviews generally take 1-3 business days, assuming all the necessary information needed to make a decision is provided. If more information is needed, the prior authorization process may be extended to allow time for the provider to supply this information.
- Whether prior authorization is approved or denied, you will receive communication (phone call/letter) with the outcome of the review.



True Health New Mexico pharmacy access, mail service, and specialty pharmacy drugs

TRUE members can use **contracted pharmacies** throughout New Mexico, which includes but is not limited to Albertson's, Costco, CVS, Sam's Club, Smith's, Walgreens, Walmart, and many local independent pharmacies. When traveling outside New Mexico, members can use one of the 66,000+ contracted pharmacies in the CVS National Network.

CVS Mail Service is the **mail-order provider** for True Health New Mexico. Many medications can be filled for up to 90 days at one time at a retail pharmacy or at CVS Mail Service.

Specialty drugs are medications which have special requirements for use (such as close monitoring for adverse effects). Specialty drugs require prior authorization and must be filled by CVS Specialty Pharmacy. Specialty drugs, which are found in Tier 5 and Tier 6 of the True Health New Mexico formulary, may be filled for up to a 28-day supply.

Refer to your SBC, your health insurer's Pharmacy Formulary Guide, and your Evidence of Coverage (Member Handbook) for specific terms of coverage, including plan limitations and exclusions.

Remember: Open Enrollment is your annual opportunity to make changes to your individual/family plan. While finding an affordable premium is important, you should also confirm that the drugs you need will be available to you when you need them, and at a member cost-share you can afford.

TRUE is here for you!

- Questions? Call Customer Service at: **1-844-508-4677**.
- Visit [truehealthnewmexico.com](https://www.truehealthnewmexico.com).