

# How does pharmacy work?



blueprint

Different plans have their own set of prescription drugs they cover. The list of drugs your plan covers is called a prescription drug list (PDL) or "formulary."

When researching what medicine is covered by your plan, you may see there are tiers. Drug tiers represent different levels of cost and can save you money on your medications. You pay the least for medications in tier 1, which usually are generic drugs.

Plans differ on the amount of tiers they have. An example of how a four-tier formulary might be structured:

## Tier 1:

**Generic, non-specialty drugs**

Lowest plan member copayment.

## Tier 2:

**Preferred, brand-name products**

Intermediate plan member copayment.

## Tier 3:

**All non-specialty, non-preferred, brand-name products**

Higher plan member copayment.

## Tier 4:

**Specialty medications**

Highest plan member copayment.



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- 1. Check the drug list before going to the pharmacy.**  
Ask your prescriber to consider your health plan's drug list before writing you a prescription. This allows him or her to see your lowest cost options before writing your prescription.
- 2. Use generic medications whenever possible.**  
Generics have been reviewed by the U.S. Food and Drug Administration (FDA) as safe and effective and have been approved to be used in place of their brand-name counterparts. There are usually (but not always) many generics for a single brand-name medication.
- 3. Try a combo of medications.**  
Some combination brand-name medications contain ingredients that are available separately as generics. It might cost less to take two different generic pills instead of one brand-name pill.
- 4. Consider ordering extended-day supplies through mail order.**  
If filling your prescriptions through mail order is covered by your health plan and approved by your doctor, you may be able to save money by ordering more medication at once. For example, if your cost for 30 days of medication is \$15 and your cost for a 90-day supply is only \$30, you can save money by asking your prescriber to write a 90-day supply prescription. To find out if your plan covers prescriptions by mail, check your Blueprint Portal account.
- 5. Check costs online.**  
By signing in to your Blueprint Portal account, you can access the Pharmacy Center and check for potential cost savings opportunities that may be available for your medications based on your specific plan.

Learn more about health insurance at [hub.arkansasbluecross.com/health-insurance-basics](https://hub.arkansasbluecross.com/health-insurance-basics)

