

# What is pharmacy insurance?



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# What is pharmacy insurance?

**Pharmacy insurance** (or pharmacy benefits) is the insurance you'll use when picking up prescription medicine from a pharmacy. You may have pharmacy insurance through your medical insurance, or you may need to purchase it separately. This depends on your specific health insurance plan.

If you have health insurance through the University Aetna Insurance plan, prescription medications and pharmacies are covered under your [plan benefits](#).



A **formulary** is the list of medicine that is covered by your insurance. The formulary lists any out-of-pocket costs for the medicine, as well as potential alternatives. A formulary is organized into tiers based on price.



## How can I access my pharmacy insurance information?

To view your pharmacy insurance coverage, you can check your insurance directory. Log in to your insurance provider patient portal. Then you can use their directory to view your plan formulary. If you are unsure of how to access your patient portal, you can do an internet search for “(your insurance provider) insurance formulary.” Upon searching, they will likely prompt you to log in to your account.

If you are unable to log in to your account, your insurance company may also have a general formulary available. For example, if you’re on the Columbia Aetna insurance plan, you could search for “Aetna insurance formulary” and then click the link that seems appropriate.

## How are medicines organized into formulary tiers?

Formulary tiers are organized based on the price of the medicine. Some medicine may be in a higher tier because it is used for very rare diseases or only exists as a brand name.

If you need medicine in a higher tier, you will likely have a larger out of pocket cost (a co-payment or co-insurance).

You can review a few examples of directories for reference:



[BlueCross BlueShield Access my Benefits](#)



[Aetna Find Prescription Drug Coverage](#)



[United Healthcare Prescription Drug List](#)



[Cigna Formulary Drug Lists](#)



[New York State Medicaid Preferred Drug List & Managed Care](#)



# What is a prior authorization for medicine?

A prior authorization is when your healthcare provider asks your insurance company to approve a prescription medicine. Your healthcare provider will file paperwork with your insurance to explain why the medicine is necessary. Your insurance company will review this paperwork and make a decision. Your insurance company will decide to:

- › Approve the request
- › Suggest an alternative medication
- › Deny the request

# How can I find a pharmacy that accepts my insurance?

To see if a pharmacy is in-network with your insurance, you can check your insurance directory. Log in to your insurance provider patient portal. Then you can use their directory to find pharmacies. If you are unsure of how to access your patient portal, you can do an internet search for “(your insurance provider) find a pharmacy.” Upon searching, they will likely prompt you to log in to your account.

**If the request is approved**, your healthcare provider will be able to write the prescription. You can then go to a pharmacy and pick up your medicine.

**If they suggest an alternative**, you will talk to your healthcare provider about the suggested medication. An alternative may be a different generic or brand name, or it may be a different type of medicine. After talking to your healthcare provider, they will either fill the prescription for the alternative or request an appeal.

**If the request is denied**, you will not be able to pick up the medicine. You or your healthcare provider can request an appeal. Contact your insurance company or log in to your patient portal to view your insurance company’s appeal process.

**You can review a few examples of directories for reference:**

[BlueCross BlueShield Find a Pharmacy](#)

[Aetna Find a Pharmacy](#)

- [Aetna Directory for Student Health Insurance](#) *(Use this link if on Columbia’s Aetna insurance plan!)*

[United Healthcare Find a Pharmacy](#)

[Cigna Search Pharmacy Networks](#)

[New York Medicaid Search Pharmacies](#)

If you have Medicaid through another state, you can do an internet search for “(your state) Medicaid find a pharmacy” and click the link that seems appropriate

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