

Knowing your private insurance plan

When it comes to your health, knowledge is key. Find out if medications are covered by your insurance plan, why some medications may not be covered, and what you can do about it.

? How do insurance plans come together?

When building a private insurance plan, your employer has a broad range of insurance plans and features to choose from. Some factors that influence this choice may include the cost of the various options, the needs of most employees, and the insurance plans offered by other employers. Once an employer has decided on the features that are important for an insurance plan, the employer selects an insurance company to administer the chosen plan.

Find out what your insurance plan covers.

To find out whether your medication is covered by your private insurance, consult your employer's benefits handbook. If you don't have a handbook, your company's human resources department or relevant personnel can assist you in obtaining one.

If the handbook is not helpful, call your insurance company directly. You'll need to have a few important details at hand before you place this call:

Insurance company phone number: _____

Insurance policy number: _____

Personal certificate or identification number: _____

Medication name: _____

DIN (Drug Identification Number): _____



You may have access to both your own and your partner's insurance plans. Inquire about both! Each insurance plan might offer different levels of medication coverage.

Ask why your medication is not covered.

If your insurance company has told you that your medication is **not** covered, consider using the following ways to find out why not.

Start off by asking,

"Can you please explain why this medication is not covered by my plan?"

If you are not getting a clear answer, persistence is key:

"Can you explain to me the specific terms of my benefit booklet or contract that describe why this medication is not covered?"

Requests may need to be put in writing:

"If I want to write a letter requesting an explanation of why this medication is not covered, who should I address my letter to?"

Understand why your medication is not covered.

Your insurance provider may provide several reasons for why they may not cover your medication. Here are ways to address a few of the most common reasons.

Reasons your medication is not covered:	How to respond:
<i>"It is a new medication still under review by the insurance company, and a final coverage decision has not yet been made."</i>	Ask when a decision will be made.
<i>"The insurance plan chosen by the employer mimics the provincial formulary, and the provincial formulary does not cover the medication."</i>	Ask about the possibility of an exception.
<i>"The insurance plan chosen by the employer is a managed formulary, and the formulary manager has reviewed the new medication and decided not to cover it."</i>	Ask them to explain why they decided not to cover your medication, and ask about the possibility of an exception.
<i>"A form (prior/special authorization) must be completed by your physician and reviewed by us to see if you meet the criteria for coverage."</i>	If you have completed this step and the insurer says you do not meet the criteria, ask them for more information on what specific criteria you did not meet.

Connect with your employer for more support.

Because your employer chose the plan, they may be able to ask your insurer to pay for a medication that is currently not covered by your insurance plan. This is called an "exception" or "extra-contractual coverage." Each request has to be handled on a case-by-case basis by your employer and the insurance provider. It is important to note that if your employer makes an exception, it may result in an increase in the insurance premiums paid by your employer (and employees, if there is cost sharing).

To request an exception, set up a meeting with your employer's human resources department or relevant personnel to discuss your situation further.

Consider the following tips when preparing for this conversation:

- Do your best to focus on:
 - Your condition and how it affects you and your family
 - The evidence for the medication that you would like access to and its effectiveness in treating your condition
- If necessary, get assistance from your physician or support group to make a case for medication coverage
- Put the request and all supporting information in writing
- Be as detailed as possible: help your employer to help you

Persistence is key to taking control of your health.