

## **ASK THE WELFARE FUND – MAY 2009**

**Question:** I am an assistant principal in Staten Island, and was recently prescribed a new medication for my severe acne. It was rejected at the pharmacy and the pharmacist indicated it needed a prior authorization and I should contact the welfare fund. What do I have to do to get this medication?

**Answer:** We require a prior authorization for many medications which, while prescription medications, may not be necessary for the sustaining of life. It is the policy of the fund that procedures for purely cosmetic or life-style reasons are not covered. Your acne medication requires a prior authorization because, generally speaking, after age 23 most cases of acne clear up and medications that treat acne are prescribed for the off-label purpose of reducing wrinkles. When your doctor provided the medical necessity of the prescription it was approved immediately. Please note that prior authorizations are generally granted for a period of one year, and need to be re-authorized each year.

**Question:** I am an EA in the Bronx. Recently I went to get a prescription for an antibiotic for my wife filled, and it was rejected because the pharmacist said she had other coverage. She is no longer employed. How can I get this fixed so she may get her medications?

**Answer:** Please provide us with verification that she is no longer employed (or has lost her benefits) and we will add her to your drug plan. A spouse must use his/her benefits before using our CSA Welfare fund benefits. We are more than happy to cover your spouse and dependents, but must have evidence that previous coverage has been terminated.

**Question:** I am a former Day Care director and am maintaining my benefits through COBRA. I just received a very complex notification from the welfare fund indicating I could still elect to take COBRA even though I have been out of work for 6 months. Please explain.

**Answer:** The newly passed economic stimulus plan provides a subsidy of 65%, for up to 9 months, for those who have involuntarily lost their employment during the period from September 1, 2008 through December 31, 2009. Provided the circumstances around your termination meet the Federal government's definition of involuntary termination, we can provide COBRA at a cost to you of only 35% of our normal rate. If you have questions on the application we sent, please give us a call and we will help you complete it. Please understand that even though notifications were due to be mailed by April 18, 2009, on April 14, 2009 the federal government was still clarifying portions of this provision.