

## Ask the Welfare Fund – April 2008

**Question:** I am an Education Administrator on Staten Island. My teenage daughter was just diagnosed with a serious illness, and has been prescribed a self-injectible medication. I went to the pharmacy to get it covered, but they told me my drug plan did not cover the medication. The cost is several thousand dollars a month – how can I pay for this?

**Answer:** Good news. You do not have to pay the full amount. Injectable medications are covered by what remains of the PICA program (Injectibles are the “I”). This program is jointly administered by the City and the unions, and Express Scripts provides the benefit. Please return to the pharmacy and ask them to reprocess the medication using Express Scripts group APN. If you continue to have problems, please give me a call.

**Question:** I am an active Day Care director. Recently my husband was diagnosed as a diabetic. When I went to get his medications, I was told that MEDCO did not cover them. How do I get his medications?

**Answer:** Under New York State law, all health plans in New York State must provide diabetic medications, and testing supplies, as part of the basic health plan. Since the health plan covers these, we do not cover them through our prescription drug plans. Your employer-provided health plan, GHI or HIP, will cover these. Please give me a call if you have any problems getting these medications. This applies to Department of Education employees as well as Day Care directors.

**UPDATES:** I would like to take this opportunity to provide new information relating to past columns.:

**Shingles Vaccination:** If you are Medicare Eligible and are in the GHI Senior Care plan and had the vaccination and did not have the opportunity to get the medication through your drug plan, please contact us for an Express scripts Direct Reimbursement form. This form, with a copy of the bill for the vaccination, can be sent directly to Express Scripts and you will receive partial reimbursement direct from ESI.

**GHI-HIP Merger:** The merger has been accomplished, and the integration of the back-office procedures of the two companies are ongoing. The recent hearings addressed the new company, Emblem Health, wanting to go for profit. To date, no ruling has been made. The Municipal Labor Committee and CSA do not expect that a change to for-profit status will directly impact payment of claims nor customer service (who knows, it may actually HELP customer service). If the state grants

the request to go for-profit, the company would have to make a large payment, and the unions and the city are working to get a major portion, if not all, of these funds paid to them, since, together, they account for over 50% of the covered lives and have been instrumental in the growth and development of each plan. As further information is received, we will pass it on.

**Purchasing Medications Locally for Medicare-eligible members:**

Thanks to reports from members both over the telephone and at regional unit meetings I have attended, it has become apparent that generic medications are less expensive, sometimes dramatically less expensive, at local pharmacies and that brand medications are usually less expensive through Express Scripts mail program. One member reported that at least some Publix stores were not charging any co-payments for generics purchased with a drug plan. In addition, Target and Costco, two chains aggressively promoting low generic prices, are participating pharmacies in the ESI drug plan. Many pharmacies will still only dispense 30 days rather than 90, but the costs savings can be dramatic.