

Individual & Family Plans

Insured by Cigna Health and Life Insurance Company

STEP THERAPY

frequently asked questions



What is Step Therapy?

Step Therapy is a prior authorization program that encourages the use of less costly yet effective medications before more costly medications are approved for coverage.

You may be able to choose from several different safe and effective prescription medications to treat your condition. Cost is often the biggest difference. Generic medications – which have the same quality, strength, purity and stability as brand name medications – typically cost less, while brand name medications are usually the most expensive.

How does the Step Therapy program work?

Step Therapy medications are grouped into three “steps.” Though the Step Therapy requirements vary by condition, in general, you are required to try at least one Step 1 medication before a Step 2 medication is eligible for coverage without prior authorization. And likewise, you are required to try a Step 2 medication before a Step 3 medication is eligible for coverage without prior authorization.

Step 1 medications are usually generic medications. These medications do not require Step Therapy, are automatically covered and do not require prior authorization.

Step 2 medications are usually preferred brands. These medications sometimes require Step Therapy. If your doctor feels your treatment plan should begin with a Step 2 medication, he/she will need to submit a request for authorization and have it approved. Please note: You will typically pay more for Step 2 medications.

NOTE: Step Therapy requirements may vary based on insurance laws that apply to your coverage policy. Please see your coverage documents for more information.

Step 3 medications are usually non-preferred brands. These medications require Step Therapy. If your doctor feels your treatment plan should start with a Step 3 medication, he/she will need to submit a request for authorization and receive approval before it is covered. Please note: You will typically pay more for Step 3 medications.

What do I need to do if my medication is part of the Step Therapy program?

If you're taking a medication that is part of the Step Therapy program, ask your doctor if a more cost-effective Step 1 medication is a good choice for you. You do not need prior authorization for Step 1 medications.

After you fill a prescription for a Step Therapy medication, you and your doctor will receive a letter explaining what you need to do before your next fill. You may need to try a lower-cost alternative medication. Or, if your doctor feels the medication is medically necessary, he/she can request authorization from Cigna for continued coverage of your medication.

How do I know if my medication is part of the Step Therapy program?

You can view the drug list on myCigna.com by clicking on the “View Prescription Drug List” link in the Pharmacy section. If there is a “ST” listed next to the drug name, then the medication is part of the Step Therapy program.

Who should I call if I have questions?

Please call the number on the back of your Cigna ID card or 1.800.Cigna24 to talk to one of our specialists who are available 7 days a week, 24 hours a day.

