

# Individual and Family Plans

Cigna Health and Life Insurance Company,  
Cigna HealthCare of Arizona, Inc.,  
Cigna HealthCare of Illinois, Inc. and  
Cigna HealthCare of North Carolina, Inc.

# STEP THERAPY

## Frequently asked questions

### What is Step Therapy?

**Step Therapy** is a prior authorization program. This means that certain medications in the Step Therapy program need approval from Cigna before they're covered by your plan.

In Step Therapy, you need to try the most cost-effective, appropriate medications available before your plan covers more expensive brand name medications to treat your condition. Typically, you start by taking generics or lower-cost preferred brands. Generic medications have the same strength and active ingredients as brand name medications – but often cost much less – in some cases, up to 85% less.\*

### How does Step Therapy work?

In Step Therapy, you have to follow a series of steps before your higher-cost brand name medication may be covered by your plan.\*\* Step Therapy varies by condition, but in general, it works like this:

- Try at least one lower-cost alternative.
- If you try one or more alternatives and your doctor feels they aren't right for you, you can receive coverage for the higher-cost brand.

When you fill a prescription for a Step Therapy medication (the higher-cost brand), we'll send you and your doctor a letter that lets you know the steps you need to take before your next refill.

## Together, all the way.®

\* U.S. Food and Drug Administration (FDA) website, "Generic Drug Facts." Last updated 06/04/18.

\*\* If your doctor feels an alternative medication isn't right for you, he or she can ask Cigna to consider approving coverage of your medication.

Health benefit plans vary, but in general to be eligible for coverage a drug must be approved by the Food and Drug Administration (FDA), prescribed by a health care professional, purchased from a licensed pharmacy and medically necessary. If you use a pharmacy that does not participate in your plan's network, your prescription may not be covered, or reimbursement may be limited by your plan's copayment, coinsurance or deductible requirements. Refer to your plan documents for costs and complete details of your plan's prescription drug coverage.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Cigna HealthCare of Arizona, Inc., Cigna HealthCare of Illinois, Inc., and Cigna HealthCare of North Carolina, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

927356 09/19 © 2019 Cigna. Some content provided under license.

### Am I taking a Step Therapy medication?

Go to **Cigna.com/ifp-drug-list** to look up your medication. If there's an (ST) listed next to your medication, then it's part of the Step Therapy program. Once you're enrolled with Cigna, you can log in to the **myCigna® app** or website to learn more about how your plan covers your medication.

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

Ask your doctor if a lower-cost alternative may be right for you. If your doctor wants you to continue to take a Step Therapy medication (the higher-cost brand), ask him or her to call us. Your plan will only cover your medication if your doctor requests and receives approval from Cigna.

### Questions?

Call the number on your Cigna ID card or call **866.494.2111**. You can also chat with us online on the **myCigna** website, Monday–Friday, 9:00 am–8:00 pm EST.

If you need language assistance, or have a disability, please call us at **866.494.2111** (For TTY services, dial 711). Accommodations are available and provided at no cost to you.

