



More than Medicines: The Role of Specialty Pharmacies

Introduction

Your doctor has prescribed a medicine that must be filled by a specialty pharmacy. This fact sheet provides some basic information about specialty pharmacies. It will help you learn about and use the services and supports that specialty pharmacies provide.

This fact sheet includes some words and phrases that may be new to you. These terms are highlighted in **red** and defined in the glossary on page 5.



What Is a Specialty Pharmacy?

Specialty pharmacies fill prescriptions for specialty medicines (see box to the right). In addition, specialty pharmacies provide guidance and support to patients 24 hours a day.¹ They help people with a variety of health problems, ranging from rare or complex diseases to more common conditions.^{1,2} Conditions that are treated with specialty medicines include^{2,3}:

- › Asthma
- › Cancer
- › Rheumatoid arthritis
- › Multiple sclerosis
- › Hemophilia
- › HIV/AIDS
- › Growth hormone deficiency
- › Cystic fibrosis

Some specialty pharmacies are located in hospitals, medical offices, retail stores, or elsewhere.⁴ But many of the large specialty pharmacies provide their services remotely. Most of your contact with pharmacy staff will be over the phone, by email, by text, or on the pharmacy's website or mobile app.⁴⁻⁸

What Are Specialty Medicines?

Specialty medicines typically have one or more of the following features^{3,9-12}:

- › They treat serious and complex conditions, such as rheumatoid arthritis and cancer. They are also used to treat rare diseases, such as hemophilia and sickle cell disease.
- › Many are **biologic products**. Biologic products are derived from a variety of natural sources (human, animal, or microorganism). They may be produced by biotechnology and other leading-edge technologies.
- › They often need special storage and handling.
- › They may require more patient education and monitoring from a health care provider than other medicines.
- › Most cost more than traditional medicines.
- › They are not commonly dispensed at local retail pharmacies. These pharmacies cannot typically provide the additional patient education or special storage and handling needed with specialty drugs.



What Services Do Specialty Pharmacies Provide?

Specialty pharmacies offer many services that can help you as you go through treatment. These may include:



- ▶ Figuring out your insurance coverage. If the cost of your medicine is a burden, the pharmacy will explore all available coverage options.¹
- ▶ Packaging and shipping the medicines. Pharmacy staff will make sure the medicine is delivered according to any special handling or refrigeration requirements. They will also make sure you have the supplies you need to take the medicine, such as syringes and needles.¹³
- ▶ Educating you about your medicine. Pharmacy staff will review the medicines you take to ensure they are safe and cost-effective. In addition, they will explain how to take the medicine. They will also address possible side effects, **drug interactions**, and other problems.^{3,14}
- ▶ Checking in to see how you are doing on the medicine.¹⁵
- ▶ Working with your doctor on your treatment plan.¹
- ▶ Sending reminders to refill your medicines.⁹
- ▶ Providing round-the-clock access to pharmacists or nurses who can help with questions and concerns about your medicines or your disease.¹

What to Expect After Your Doctor Prescribes a Specialty Medicine

It can take longer to obtain a specialty medicine than some other medicines. Your health plan may require additional information before covering the medicine. It can take time for them to obtain and review this information. Also, many specialty medicines are shipped, which adds additional time to the process.^{16,17}

Understanding insurance requirements

Your health plan wants to ensure that you are taking medicine that is safe and appropriate for you, as well as affordable.¹⁸ Thus, your health plan may put in place:

- ▶ **Prior authorization requirements:** Your health plan may work with your doctor and specialty pharmacy to learn more about why you need the drug. Based on this information, your health plan will either approve or deny coverage for the medicine.^{19,20}
- ▶ **Step therapy requirements:** Before it pays for a more expensive medicine, your health plan may require you to try a less costly medicine proven to help people with your condition.²¹
- ▶ **Quantity limits:** Your health plan may only cover a limited amount of medicine over a certain period of time (for example, one pill a day for 30 days).²¹

What are your options if your health plan denies coverage for a medicine?

One option: You and your doctor can appeal the decision. Your health plan will provide directions on how to do this.¹⁸ Your specialty pharmacy may assist with this process.¹

Another option: You may be able to find a different medicine that is covered by your health plan. Your specialty pharmacy can help you and your doctor identify other options.²²



Finding financial assistance

If you cannot afford your medicine, the specialty pharmacy may be able to help you. They can help determine if you are eligible for patient assistance programs. These

programs are provided by drug makers and other organizations.^{17,23} Your state, county, or local government may also have programs that can help you.²⁴

Where Will the Specialty Pharmacy Send My Medicines

Where your medicine is sent is based on various factors, including the following:

Will you take the medicine on your own? Examples of medicines that patients take on their own include oral medicines (taken by mouth) and self-injectable medicines.

These types of medicines will likely be delivered to your home. In some cases, you may be able to pick these medicines up at a pharmacy.^{13,23,25}

If you have any questions about how to take your medicines, your health care provider or specialty pharmacy can provide education and support.³

Does the medicine need to be administered by a health care professional either at your home or at a health care facility? Examples of medicines that fit into this category include **intravenous (IV) infusion** medicines and certain types of injections.

In these cases, the specialty pharmacy may ²⁶:

- ▶ Send the medicine to your health care provider prior to your appointment.
- ▶ Send the medicine to you. In this case, you must handle storing the medicine. It is very important to follow the storage instructions carefully.

Sometimes the practice or clinic where your medicine will be administered has its own specialty pharmacy. In some cases, your provider's pharmacy can provide your medicine directly to the clinic, if approved by your health plan.²⁶

Bottom line: Find out from your specialty pharmacy or health care provider how and where your medicine will be delivered. Follow the storage instructions if you have to store the medicine.



Getting the Most from Your Specialty Pharmacy

Understand your benefit plan

How much you pay for a specialty medicine will depend on your health plan's **formulary** (drug list). Formularies vary from health plan to health plan. Many are updated several times a year.¹⁴

- ▶ Most plans divide their formulary into different “tiers” with each tier having a different out-of-pocket cost.^{27,28}
- ▶ Specialty medicines tend to be listed on tiers with the highest **out-of-pocket cost**.²⁸
- ▶ Sometimes **generic** or **biosimilar** versions may be available, which can cost you less out of pocket than brand-name specialty drugs.²⁹⁻³¹
 - ▶ A generic drug has the same active ingredient as a brand-name drug.³²
 - ▶ A biosimilar is a biologic product that is highly similar to a brand-name biologic product approved by the U.S. Food and Drug Administration (FDA).²⁹

Keep a good personal health record



Keeping an up-to-date health record can help you better understand your treatment. In addition, it can assist you in managing your health insurance claims, including those for your specialty medicine. It can also make it easier for you to share information with your specialty pharmacy and other providers.³³

A comprehensive personal health record includes information such as ³³:

- ▶ Your diagnosis and the date you were diagnosed
- ▶ A list of all your medicines, including **over-the-counter medicines** and **dietary supplements**³⁴
- ▶ Other treatments you are receiving (for example, radiation therapy)
- ▶ Copies of all medical tests and lab results
- ▶ Treatment results
- ▶ Side effects or complications from treatments
- ▶ Names and contact information for all your health care providers and your specialty pharmacy

You may be able to compile some of your medical information by accessing your provider's online patient portal.³³

Reach out to your specialty pharmacy

All specialty pharmacies want to ensure that the medicines they provide to patients are used safely and effectively. Good communication is important to meet this goal.

Be sure to reach out to your specialty pharmacy if ¹³:

- ▶ You have questions or concerns about how to take your medicine.
- ▶ You are worried about side effects.
- ▶ You are having trouble paying for your medicine.
- ▶ You want to check on the status of your prescription.
- ▶ You think there might have been a mistake or error with your medicine.
- ▶ You need a refill of your medicine.
- ▶ Your address, phone number, or health plan is changing.



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Glossary:

Biologic products (also known as biologics): Biologic products are derived from a variety of natural sources (human, animal, or microorganism). They may be produced by biotechnology and other leading-edge technologies. Biologics can be made of sugars, proteins, or nucleic acids, or of complex combinations of these substances. Biologics may also be living entities, such as tissues and cells. Types of biologic drugs include vaccines, blood and blood components, allergens, gene therapy, tissues, and proteins.^{11,35}

Biosimilar: A biologic product that is highly similar to and has no clinically meaningful difference to an existing approved biologic drug.²⁹

Dietary supplements: Vitamins, minerals, botanicals, amino acids, and herbal products taken by mouth.³⁶

Drug interactions: Drug interactions can increase or decrease the action of a medicine, leading to unwanted or dangerous side effects. There are three types of drug interactions³⁷:

- ▶ **Drug-drug interactions:** When two or more drugs react with each other, causing unwanted side effects, such as drowsiness.
- ▶ **Drug-food/beverage interactions:** When a drug interacts with a food or drink to cause side effects.
- ▶ **Drug-condition interactions:** People with certain health conditions may have adverse reactions to some medicines.

Formulary: A list of drugs covered by your health plan.³² Most health plans place drugs into different “tiers” on their formularies with each tier costing a different amount. Generally, a drug in a lower tier will cost you less than a drug in a higher tier.²⁸

Generic medicines: Medicines that have the same active ingredient and are rated by the FDA as being as safe and effective as an existing brand-name drug. Generic drugs are usually less expensive than brand-name drugs.³²

IV Infusion: Some medicines are administered intravenously, which means that they are delivered into a vein. This allows the medicine or fluid to enter your bloodstream right away. IV medicines may be given directly into a vein or through a device called an IV line.³⁸

Out-of-pocket costs: The amount that patients pay for health care, including copayments, coinsurance, and deductibles. These costs are not covered by health insurance.³²

Over-the-counter (OTC) medicines: Medicines that can be purchased without a prescription (for example, aspirin).³⁹

Prior authorization: When a health plan must issue an approval before a medicine or health service will be covered by the plan.³²

Step therapy: When health plans require members to try a lower-cost medicine(s) before providing coverage for a higher-cost medicine.²¹



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