

Preventive Drug List Questions & Answers

What is a preventive drug?

A preventive drug is a medication used to prevent the onset of a disease or condition when taken by a person who has developed risk factors for a disease or condition that has not yet manifested itself or has not become clinically apparent (no symptoms), or may prevent the recurrence of a disease or condition from which a person has recovered.

Who determines what drugs are preventive drugs?

MVP, in conjunction with the Pharmacy & Therapeutics (P&T) committee, makes the determination.

What MVP products use the Preventive Drug List?

This benefit is available for high deductible health plans (only) with a purchased **Preventive Prescription Drug rider** and select Administrative Services Only (ASO) groups who elect this coverage.

What is the purpose of the Preventive Drug List?

Claims for medications on the Preventive Drug List will not apply to a member's deductible (**only**) but are subject to copay and/or coinsurance.

What is an example of why a drug is a preventive drug?

Example 1:

Coumadin (warfarin) is used to *prevent* blood clots.

Example 2:

ACE Inhibitors (lisinopril, Accupril etc.) are used to help *prevent* heart attacks and stroke.

What is my copay for a preventive drug?

Medications listed on the Preventive Drug List are subject to formulary (tier) status, prior authorization and/or step therapy as established by policy.

Members should refer to the Prescription Drug Formulary online at www.mvphealthcare.com for more detailed information about coverage and Tier information.

If the medication I take requires prior authorization and is on the Preventive Drug List, do I still need prior authorization?

Yes