New prescription program aims to cut costs

Early in 2016, State Insurance Fund (SIF) started a trial program with Equian Rx, one of the nation’s leading prescription benefit management companies. Equian Rx provides prescription cost savings through its network of participating pharmacies, and partnering with the company allowed SIF to take advantage of these cost savings.

SIF had two goals in mind with this trial program:

1. Reduce the total cost of a claim by reducing the cost of prescriptions, ultimately leading to lower claim costs and reduced or stabilized workers compensation costs for policyholders
2. Maintain convenient prescription access for injured workers

Equian Rx has consistently provided reduced costs for prescriptions while allowing the individual claimants to continue to use their regular pharmacy. With both goals met, SIF has decided to continue this partnership with Equian Rx.

One of the benefits of this partnership is a “First Fill” program that allows an injured worker to receive a limited supply of prescribed medicines immediately after an injury. When an employee is injured at work, it can take several days for the employer to submit a First Report of Injury, and another day or two for SIF to enter the information and assign a claim number. Many pharmacies require the injured worker to pay for the prescription if they do not provide a claim number, so frequently an injured worker must pay for the initial prescriptions and seek reimbursement from SIF after the claim is established.

To use the “First Fill” program, the injured worker needs to provide the enclosed form with the billing information to the pharmacy when they pick up their initial prescription. You can photocopy the form or get additional forms from the secure area of our website www.idahosif.org.

As the employer, your role is to provide a temporary ‘First Fill’ information sheet to an injured worker when they report their injury to you. If their treating physician gives them a prescription, the injured worker can present this form to their pharmacy along with their prescription and obtain their initial prescription with no out-of-pocket expense. The ‘First Fill’ information sheet expires 24 hours from its initial use, and allows for a maximum of a 21-day supply. Once SIF is notified that the injured worker has used their ‘First Fill’ and SIF accepts their claim, the injured worker will receive a permanent pharmacy benefit card for use with all future prescriptions that are related to their claim.

The injured worker is not required to take the form to a specific pharmacy. The majority of pharmacies in Idaho are already participating in Equian’s RX Network, so they can take their pharmacy benefit card along with their prescriptions to their regular pharmacy. If they don’t have a regular pharmacy, they can contact one of Equian’s representatives at 866-895-2021 to assist them in locating a participating pharmacy in their area.

The prescriptions will be filled with generic drugs, if legally available in that form, unless otherwise specified by their physician. If the provider does not specify a brand name drug, and the injured worker wants the prescription filled with a brand name drug, they will need to discuss this option with their doctor before filling the prescription.

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