



# Insurance Questions, Answers And Helpful Hints: Prescription And Over The Counter Drugs, Supplies And Equipment

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## **What are prescription drugs?**

Drugs that need a prescription. Most are covered by your insurance.

Sometimes a generic version is required for full insurance payment or for you to have the lowest co-pay.

## **what are over the counter drugs?**

Drugs that do not need a prescription. Most insurance plans do not cover over the counter drugs.

## **What are disposable supplies?**

Items that you use once and throw away. Examples are syringes, tubing and test strips. Most insurance plans will not cover disposable supplies unless they are required to take care of your diagnosis (like syringes for diabetes).

Sometimes insurance requires a prescription for supplies or that you get a certain brand or a generic for full payment or the lowest co-pay.

## **What is durable equipment?**

A machine or other item that you use for a long time. These are also called a DME (durable medical equipment). Examples are wheelchairs and blood testing meters. Most insurance plans will cover DME when it is needed for your diagnosis. Sometimes insurance requires that you get a certain brand of machine for full payment or the lowest co-pay.

## **What is a Letter of Medical Necessity?**

Sometimes insurance requires a letter or form from your doctor saying that

you must have a certain drug, supply or DME before they will pay for it. It takes time to get this letter or form from so let your doctor's office know about it right away. Don't expect to go to the office and get it while you wait.

### **Where do I get my drugs, supplies and equipment?**

Find a drug store or supply store that takes your insurance and is close to you. If you have trouble with this, call your insurance member phone number on the back of your insurance card or check their website.

### **What if I Get the Same Drugs and Supplies Every Month?**

Most insurance plans offer mail order. With mail order, you get the same things sent to you at home every month. Also, mail order saves you money because you can get 3 months of your drug or supply and only pay for 2.

### **This is expensive! how Dan I Pay Less?**

Ask your doctor if there is a generic version of your drug or supply. If your insurance covers a certain brand of a drug or supply, let your doctor know and see if that brand is okay for you to use.

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