

Date: October 2008

To: Iowa Bankers Benefit Health Plan Administrators

From: Chris Wehde, Vice-President

RE: Iowa Bankers Benefit Plan Copay Waiver Program

**Definition**

Wellmark Blue Cross and Blue Shield is introducing a copay waiver program to encourage generic drug utilization. The program waives the copayment or coinsurance for selected drugs for a designated amount of time as determined by Wellmark. If the prescription drug plan includes a deductible, the deductible will need to be satisfied unless the plan waives the deductible for Tier 1 generics.

**Program Implementation**

Wellmark is currently putting in place all of the operational steps so that a program can be implemented when an appropriate drug(s) is identified. It is anticipated a waiver program could be introduced as early as October 2008.

**Program Purpose**

The program is designed to encourage utilization of lower cost therapeutic alternative drugs – especially generics. By waiving the employees' cost share, participants have the opportunity to try the lower cost alternative at no out-of-pocket expense.

**Types of Drugs in Program**

Generally, Wellmark will be waiving the employee's cost share (copayment or coinsurance) for specific generic drugs. There may be instances, however, when Wellmark chooses to waive the cost share for a brand name drug.

**Length of Waiver**

At the time Wellmark introduces the waiver program for a specific drug, it will communicate how long the waiver will last. The length of the waiver may vary based on the type of drug, but will typically last one to three months and waive the participant's copayment or coinsurance amount for at least one prescription fill.

**Program Communications**

When Wellmark identifies a drug to be part of the copay waiver program, communications will be sent to members who could move from the current drug they are taking to the therapeutic alternative drug whose cost share is being waived. Information about the program will also be shared with physicians.