

Staff Health Insurance

Pharmacy Benefits Management



PAHO SHI Pharmacy Benefits - Introducing Navitus

- You are in the right place
- We will start at 10:05
- Please write your **general questions** in the **Q&A box** and we will read them aloud during the Q&A.
- Reserve **questions with personal health information** for a private consultation – **email shi@paho.org**.

Agenda

- Introduction
 - SHI Rules
 - Function of Pharmacy Benefits Manager
- Navitus
 - Navitus app, website
 - Cost Compare tool
 - Mail order
 - Specialty pharmacy
- Q&A (no personal info)
- Further information & recording
- Gerald C. Anderson, Director of Administration
- Xavier Puente, Director, FRM
- Chris Saenz, Advisor, Staff Benefits
- Bonnie Surman, Client Services Executive, Navitus
- Amy Levy, Senior Clinical Account Executive
- FRM intranet, SHI page

Pharmaceutical Benefits are Governed by the Staff Health Insurance Rules



Medicinal products

B.180	Prescribed medicines reimbursed by SHI		Prescription
B.181	Reimbursable Medicines prescribed by staff members/former staff members who are physicians	For themselves and insured family members only.	Prescription
B.182	Dressings (following surgery/accident)		Prescription
B.183	Homeopathy		Prescription
B.184	Medication for erectile dysfunction		Prescription
B.185	Tobacco substitutes excluding e-cigarettes		Prescription
B.186	Food supplements / baby milk		Medical report Severe medical condition

The benefit for covered products is 80% and may be considered for supplemental (catastrophic) benefits.

Pharmacy Benefits Administration



1991 and earlier: All medical & pharmacy claims processed in-house.



1992 - 1995 U.S. Medical and Pharmacy Claims Administrator.



1996 – 2007 U.S. Pharmacy Benefits Manager - founded in 1994 with 37,500 pharmacy network.

Subsidiary of the Melville Corporation



2008 – 2020 U.S. Pharmacy Benefits Manager following the merger of CVS and Caremark Rx, Inc. PharmaCare brand name was discontinued.



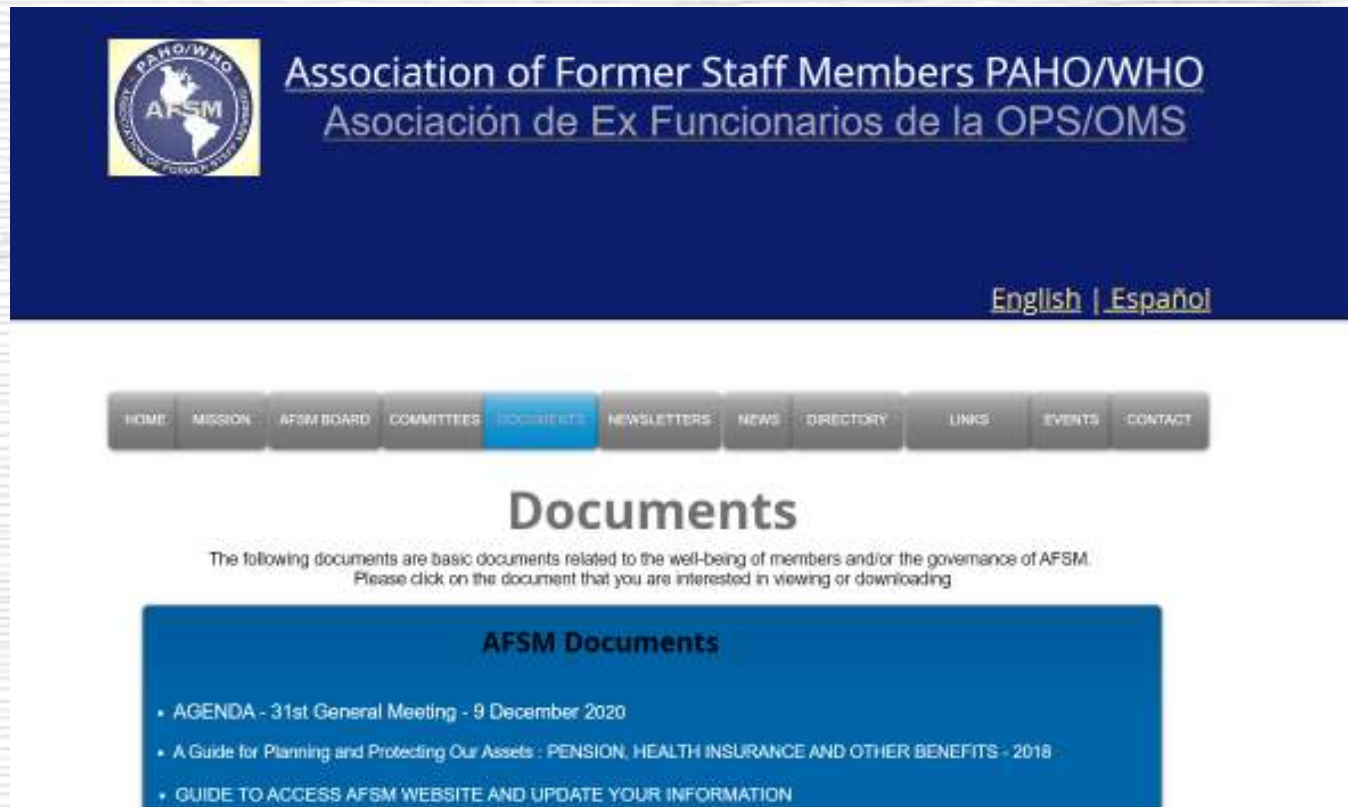
2021 U.S. PBM following contract tendering. 67,000 pharmacy network.

Pharmacy Benefit Management Primary Functions

- Negotiate wholesale pricing with drug manufacturers;
- Negotiate rebates on name-brand pharmaceuticals to be included in the formulary;
- Establish the formulary for the plan sponsor;
- Build a network of pharmacies for sales and distribution (including mail-order);
- Process and pay prescription drug claims, normally at the point of sale.

Resources and recordings

www.afsmpaho.org Click Documents & scroll down



The screenshot shows the website for the Association of Former Staff Members PAHO/WHO. At the top left is the AFSM logo, which features a globe and the text 'PAHO/WHO' and 'AFSM'. To the right of the logo, the text reads 'Association of Former Staff Members PAHO/WHO' and 'Asociación de Ex Funcionarios de la OPS/OMS'. Below this, there are language options: 'English | Español'. A navigation menu is visible with buttons for HOME, MISSION, AFSM BOARD, COMMITTEES, Documents (highlighted), NEWSLETTERS, NEWS, DIRECTORY, LINKS, EVENTS, and CONTACT. The main heading is 'Documents', followed by a sub-heading 'AFSM Documents'. Below this, there is a list of documents:

- AGENDA - 31st General Meeting - 9 December 2020
- A Guide for Planning and Protecting Our Assets : PENSION, HEALTH INSURANCE AND OTHER BENEFITS - 2018
- GUIDE TO ACCESS AFSM WEBSITE AND UPDATE YOUR INFORMATION

PAHO



Pan American
Health
Organization



World Health
Organization
REGIONAL OFFICE FOR THE
AMERICAS

Navitus

Q&A

- Please write your **general questions** regarding pharmacy benefit administration in the chat and we will read them aloud.
- Reserve questions with **personal health information** for a private consultation – email shi@paho.org.
- Starting January 1st: Navitus Customer care line **1.844.268.9789** - 24/7, translation available

FAQ

1. Will we be getting one card per (non-minor) family member covered?

A: Yes.

2. Is this PPT presentation going to be shared?

A. In a few days, the recording and presentations will be on the PAHO Association of Former Staff Members site: www.afsmpaho.com.

3. What if I don't receive my letter?

A. Beginning on 1 January 2021, call Navitus Customer Care at 1.844.268.9789, they can provide your Navitus number

FAQ (2 of 6)

Refills & maintenance medicines

I will need my medication for January 1st. How this is going to work?

A. You can fill a prescription on 1 January, however, you may prefer to request an upcoming refill through CVS a few days earlier than usual, in December. Next year you should be able to refill it at your usual pharmacy by presenting the Navitus member card information.

If it is a maintenance medicine (e.g. blood pressure, cholesterol), we suggest to enroll in the Costco pharmacy mail-order service to receive a 90 day supply (beginning 1 January).

Please send mail order prescriptions to Costco Pharmacy starting on January 1, 2021. It is easy to begin using Costco Pharmacy. You can register online at www.pharmacy.costco.com. Your physician will need to send a new prescription to Costco. Please allow 10 to 14 calendar days from the day you submit your order to receive your medication(s).

You do not need to be a Costco member to use Costco Pharmacy, including the physical Costco Pharmacy.

FAQ (3 of 6)

Using Cost Compare tool prior to sending a new prescription

Q: Most physicians do not give paper prescriptions but instead send the pharmacy the prescription directly. How is it going to be done now that different pharmacies will be used depending on the medication?

A. Just as before, you can tell your doctor which pharmacy you prefer. The Cost Compare tool is an option if you wish to see if there is a cheaper option nearby.

Navitus recommends to fill all your prescriptions at one pharmacy to enable you to form a relationship with the pharmacist and keep the process simple.

General info:

If your physician offers to send the prescription directly to the pharmacy, you might prefer to use your normal pharmacy, after confirming that it's in-network. If you wish to use the Cost Compare tool, ask the physician for the details of the prescription (strength, form, number per day and number of days) and you can use the Cost Compare tool while in the office prior to selecting which pharmacy you wish for the doctor's office to send the prescription to.

FAQ (4 of 6)

Using Cost Compare tool prior to sending a new prescription

Q. When the doctor is the one that sends the prescription to the pharmacy, can we ask them to send to Navitus and then we choose what pharmacy we want?

A. No, you continue to tell the doctor which pharmacy you want them to send the prescription to. Navitus does not receive the prescriptions directly.

General info:

If your physician offers to send the prescription directly to the pharmacy, you might prefer to use your normal pharmacy, after confirming that it's in-network. If you wish to use the Cost Compare tool, ask the physician for the details of the prescription (strength, form, number per day and number of days) and you can use the Cost Compare tool while in the office prior to selecting which pharmacy you wish for the doctor's office to send the prescription to.

FAQ (5 of 6)

Claim Forms

Q. Do we need to use claim forms?

A. Generally, no. You should present your card information at the pharmacy and they will process the charge through Navitus. You should only have to pay the co-pay.

If you have difficulty at the pharmacy, please ask the pharmacist to call Navitus Customer Care number (1.844.268.9789) so they can confirm your enrollment right away.

Remember that you can access your card information online/from the app.

A Navitus claim form would be used in rare cases where you purchased a prescription from an out of network pharmacy or without presenting your Navitus card information. If you fill a prescription without presenting a card, the cost may be higher because you will not receive the negotiated rate.

The form is available on Navitus website, and should be submitted by mail or fax.

FAQ (6 of 6)

Overseas claims

Q: For medications purchased outside the US, will we continue to submit claims for these through AETNA or do we now have to submit to Navitus?

A: Yes, if you reside in the U.S. but purchase a medication, with a prescription, outside the U.S., please continue to send claims, with a copy of the prescription, to the Third-Party Administrator for medical care (currently Aetna).

Sample questions

Q: I traveled and my child's daycare won't let them return without a negative COVID test. I found a pharmacy which offers them. Is it covered?

A: Note that many counties provide free tests.

To receive reimbursement (80%) for a PCR COVID-19 test, you must have a doctor's prescription, and may request reimbursement via Aetna, not Navitus.

Antigen Rapid Detection Tests (Ag RDTs) for SARS-CoV-2, with a prescription, may be reimbursed at 80% (through Aetna, not Navitus).

Tests for convenience are the responsibility of the member.

Serology SARS-CoV-2 tests are not reimbursed by SHI.

Sample questions

Q2: Can I use the pharmacy at my grocery store?

A: Many chains are included in-network. You may check using the cost compare tool or the pharmacy directory.

Sample questions

Q3: I'm not home, so I won't receive my card in the mail.

A: The welcome letters will go out mid-December. Beginning 1 January 2021, you can call Navitus Customer Care at 1.844.268.9789 and they can provide you your customer number. You can also access your benefits, locate a nearby pharmacy, and manage your medications through the app.