

# 6 QUESTIONS TO ASK ABOUT YOUR PHARMACY BENEFITS



With the cost of pharmacy benefits on the rise, you need to start asking the tough questions about your coverage. And we've got your back. Use this guide to put your pharmacy benefits manager (PBM) to the test and ensure you're getting the most bang for your buck.



## How much do you charge for prior authorizations per member per month (PMPM)?

Other PBMs charge as much as \$1.75 PMPM for prior authorizations and step therapy decisions. At Excellus BlueCross BlueShield, we include these programs at no extra charge.



## Are there network restrictions or programs that could cause other employee disruptions?

Closed formularies, limited networks, and mandatory mail can help control costs — but they can also have a big impact on members. Our consultants help you find which programs work best for both you and your employees.



## Do you charge for policy updates?

When we roll out a new mandate or implement a new drug handling procedure, we don't pass expenses on to you.



### **Do you have a financial interest in any specialty drug vendors or retail pharmacy partners?**

A PBM's outlook should be fully aligned with your best interests. We are unbiased and have no conflicts of interest with either specialty drug vendors or retail pharmacy partners.



### **Will you provide comprehensive reporting free of charge?**

We always include utilization reports in our plans. Our consultants are also here to help you understand your data so you can make more strategic decisions moving forward.



### **Who will I talk to when I have customer service requests?**

With us, you always have access to a local customer service representative through a single phone number. Our pharmacists and medical directors are also available to talk through complex patient cases at no additional cost.

## **Learn More**

Talk to your PBM today to get specific pricing and benefits. And remember, Excellus BCBS is here to help. We are happy to answer any questions you have. If you're already an Excellus BCBS customer, simply call your broker or rep for more information.