

## Prior Authorization and Medication Coverage Information

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At Pinehurst Medical Clinic (PMC), our providers prescribe medications with the intention of supporting your health and well-being goals. It is important, however, that our patients are aware of potential non-medical challenges that may arise in obtaining certain prescribed medications. The following information outlines the process and provides guidance to help you navigate these potential obstacles.

*What to expect:*

#### Coverage Decision Determined by Your Insurance Plan

While your PMC provider prescribes medication based on clinical assessment, please be advised that coverage decisions are made by your health insurance provider, not by your physician. Your provider does not have control over the specifics of your insurance coverage. Insurance plans vary significantly in their formularies, restrictions, and guidelines, which may impact the availability of prescribed medications. These factors could result in delays in obtaining the medication.

The following are common occurrences to be aware of:

- **Prior Authorization:** Some medications may require approval from your health insurance provider before they can be covered. This process, known as prior authorization, may take several weeks, and, if approved, coverage may only be valid for a defined period.
- **Formulary Changes:** Occasionally, medications may be removed from your insurance plan's formulary in favor of less expensive alternatives, such as generics or similar medications. Formulary changes can take place annually or at any time during the year.

### Appeal Process for Denied Medication Coverage

In certain situations, your insurance provider may deny coverage for a medication recommended by your provider. If your provider deems it necessary to appeal this decision, a follow-up visit may be required to assist with the preparation of an appeal letter. It is important to note, however, that in cases of plan exclusions, appeal letters often do not result in a change to the coverage decision, and such appeals may not be pursued.

*What you can do:*

#### Contact Your Insurance Provider for Coverage Details

Insurance coverage for medications, including weight loss medications, varies widely depending on your specific health insurance plan(s). To gain a clear understanding of your coverage, we encourage you to contact your insurance provider directly. They will provide you with the most accurate information regarding copayments, deductibles, and any requirements for prior authorization.

### Coordinate with Your Pharmacy

PMC advises you to contact your preferred pharmacy directly to confirm the availability of the prescribed medication. We recommend inquiring about the expected date of arrival for your medication. Please note that coordinating with the pharmacy to verify availability is your responsibility.

*PMC enforces a Zero-Tolerance Policy regarding all forms of aggression. Failure to adhere to this policy may result in immediate removal from the clinic, and potential discharge from PMC. A copy of the policy is available upon request from the department supervisor. We appreciate your cooperation in maintaining a safe and respectful environment for all.*