

**Blue Cross Blue Shield of Michigan**  
**Frequently Asked Questions**  
**Mail Order Prescription Drug Program**  
**(Home delivery)**

**What is the Mail Order Prescription Drug Program?** In addition to having prescriptions filled at the retail pharmacy, Blue Cross Blue Shield of Michigan members with mail order can choose to fill prescriptions through the mail service pharmacy. Through Medco Health, the nation's leading mail service prescription provider, members can receive medications at substantial savings, and have them shipped directly to their homes. Using the mail service pharmacy allows members to purchase up to a three-month supply of medication, usually for less copay.

**Is it safe to order medication through mail order?** Yes. Every prescription order is reviewed by a team of licensed pharmacists who carefully check the prescription. The prescription is verified by the home delivery (i.e. mail service) quality control department to make sure it is accurate in product, quantity and strength.

**What happens if patients do not receive their prescriptions in 14 days?** If the home delivery pharmacy is unable to fill and ship a prescription within 14 days of receipt, patients will be notified by Medco Health's customer service as to the delay. In rare cases, prescriptions do get lost in the mail. If patients do not receive their prescription within 14 days or do not receive a call from customer service, please call Medco Health's customer service at 800-948-8779. If the prescription was lost in the mail, the home delivery pharmacy will call the patient's physician to verify the prescription and then ship the prescription immediately.

**What do first time users have to do to get started?** First time users should:

- Complete the Health, Allergy & Medication Questionnaire in detail, and send in with their completed Prescription order form
- Make sure the doctor indicates 90-day supply (if appropriate) on the prescription plus refills
- Include their copay, or have Medco Health bill their credit card

**How are prescriptions refilled through mail order?** Each prescription dispensed will have a suggested refill date on the enclosed refill slip. Refills can be ordered over the phone, by mail, or via the Internet ([www.medcohealth.com](http://www.medcohealth.com)).

**Please describe the Medco Health Rx Services Internet capabilities.** The Medco Health on-line Internet site ([www.medcohealth.com](http://www.medcohealth.com)). By accessing this site, patient may:

- Order home delivery prescription refills
- Check the status of a home delivery prescription order
- Locate one of the participating retail pharmacies in the network and get turn-by-turn directions (NASCO groups can locate pharmacies in and out of MI; LOCAL groups can only access out of MI pharmacies)
- Order home delivery envelopes

Furthermore, the member services area is protected and continually monitored for operational integrity. For added protection, when ordering refills online, the site is protected with 128-bit domestic-grade encryption – the strongest encryption commercially available today.

**How can patients obtain home delivery envelopes?** Patients can obtain postage paid home delivery envelopes through several different ways:

- Call BCBSM Customer Service who can send envelopes to patients
- Call Medco Health's Customer Service who can send envelopes to patients
- When a home delivery prescription is sent into the Home delivery pharmacy, a postage paid envelope is automatically placed in the patient's order
- Envelopes can be ordered via the Internet ([www.medcohealth.com](http://www.medcohealth.com))

**What if a patient is retired and spends half of the year in one state and the rest of the year in a different state?**

**How do they make sure their prescriptions are shipped to the right address?** It is as simple as filling in the new address and checking the box marked “temporary address” on the postage paid envelope. Patients must indicate the temporary address every time they need an order shipped to that address. When ordering refills by phone they will also be asked what address to which they want the medication shipped.

**Can prescriptions be filled at the Home Delivery pharmacy which are written by physicians outside of the United States?** No. In order for prescriptions to be filled by the Home Delivery pharmacy, they must be written by a physician within the United States.

**Can insulin and insulin syringes be ordered through home delivery?** Yes. Insulin and insulin syringes are available through home delivery. For safety in shipping the insulin, the Home Delivery pharmacy packages insulin according to the manufacturer’s guidelines. The Home Delivery pharmacy also makes accommodations for changes in climate by using special insulated packaging and cold pack when necessary. Please note insulin syringes are covered as long as they are dispensed on the same day that insulin is dispensed.

**Can a patient receive Schedule II medications through the Home Delivery facility? If so, what are the dispensing limits?** Yes. Schedule II medications may be ordered through home delivery. However, since these medications may lead to addictions in certain instances, there are strict rules surrounding the time frames of when a prescription can be filled after the prescription has been written, as well as the quantity of the prescription that may be filled. Due to these restrictions, Medco Health must abide by the state law where the physician wrote the prescription. Several states restrict the time frame that a prescription can be filled from the time the script is written to the time the script is filled. For example, the state law in Michigan is that all Schedule II medications must be postmarked no later than five days after the prescription has been written in order for the Home Delivery pharmacy to fill the prescription.

Effective July 1, 2002, Medco Health’s Home Delivery pharmacies lifted the 30-day supply dispensing limitation for Schedule II Controlled Substances (“C-II medications”) allowing for these medications to be dispensed in 90-day supplies where permitted by law and where the physician prescribes a quantity larger than 30 days. This new policy coincides with another new policy that took effect the same day, under which Medco Health ships all Home Delivery C-II medications by UPS 2-day air, and requires a signature upon receipt.

**If a group participates in the Cobranded Formulary Program, how does this impact home delivery prescriptions?** If a group participates in the Cobranded Formulary Program, patients may continue to use the Home Delivery pharmacy.

**How does the Blue Cross Blue Shield of Michigan (BCBSM) Maintenance Drug List impact home delivery? Are the only drugs available through the Home Delivery pharmacy those drugs that are on the BCBSM Maintenance Drug List?** The BCBSM Maintenance Drug List (MDL) does not impact medications dispensed through the Home Delivery pharmacy. The MDL only impacts prescriptions which are dispensed at a retail pharmacy and allows patients to receive the greater of 100 unit doses (some drugs up to 200 unit doses) or a maximum of a 34-day supply, whichever is greater, for specific drugs used to treat chronic, long-term conditions. Patients may receive virtually any medication available at the retail pharmacy through home delivery in up to a 90-day supply. However, patients should use common sense in deciding which prescriptions they should fill through home delivery. For example, an antibiotic prescription, which should be used immediately, would not be a good choice for home delivery due to the 10-14 day turnaround time.

**Is Betaseron available through the Home Delivery pharmacy? If so, are the needles to inject this drug also a covered benefit?** If the group’s plan covers Betaseron, then Betaseron is available through home delivery. Needles used to inject this drug are not a covered benefit for most BCBSM groups.

**Is Depo-Provera available through the Home Delivery pharmacy?** If a group’s plan covers Depo-Provera, then the drug is available through the Home Delivery pharmacy.

**How are medications that require special handling (i.e. medications that need to be kept cool) shipped via home delivery? Are Schedule II (C-II) products shipped differently?** The Home Delivery pharmacy packages medications requiring special shipping according to the manufacturer's guidelines. The Home Delivery pharmacy also makes accommodations for changes in climate by using special insulated packaging and cold pack when necessary.

For Schedule II (C-II) products – effective July 1, 2002, Medco Health's Home Delivery pharmacies ship all Home Delivery C-II medications by UPS 2-day air, and require a signature upon receipt.

**Where are new and refill prescriptions handled for members?** Blue Cross Blue shield of Michigan Home Delivery pharmacies include:

- Ohio – performs front-end (order entry) and order dispensing
- Nevada – automated order dispensing
- New Jersey – automated order dispensing facility

All three Medco Health Home Delivery pharmacies are available for the dispensing of refill and new prescriptions. Prescription refills (which represent approximately 75 percent of the prescription volume and are mostly for tablets and capsules) will be dispensed from either the Nevada or New Jersey automated pharmacies. Through improved imaging technologies, new prescriptions are also being routed and filled at the automated pharmacies as well. The balance of the prescription orders will remain in the Ohio Pharmacy. These prescriptions are for pre-packaged medications, insulin, ointments, etc.

**How does telecounseling work for home delivery orders?** In Medco Health's Therapeutic Interchange Program, Medco Health Pharmacists contact physicians by telephone (or fax) for clinically eligible home delivery prescriptions to discuss and communicate the preferred formulary medication. Calls (or faxes) are made to physicians from Managed Care Pharmacists at the time prescriptions are received at the Home Delivery pharmacy. Patients receive an explanatory letter in those instances when the physician approves conversion to a formulary drug. The prescribing physician is also sent written confirmation for their patient's file.

**What if a patient sends in the wrong copayment?** If there is a balance due, an invoice will be included with the prescription order. If a patient overpaid for the prescription order, the patient's account will be credited.

**Is there a copay dollar threshold for mail order prescriptions?** Yes. Under the mail order prescription drug program, a floor limit has been set at \$100 for most BCBSM members.

**How does the copay dollar threshold work?** If a member has a \$25 copay for mail order drugs and is getting five prescriptions filled at the mail order pharmacy, the total copay amount due is \$125. Since the \$125 total for all of the prescriptions is over the \$100 copay dollar threshold, the member will be required to send in partial payment before the medications can be shipped.

**What happens if the \$100 copay dollar threshold is met?** If the \$100 copay dollar threshold is met, Medco Health will not ship the medication until additional payment is sent in from the member. The member may be contacted by Medco Health requesting payment. The member can have the payment charged to their credit card, or they may mail it in, in which case, Medco Health will not make shipment until payment is received.