

Prescription Drugs

Which Prescription Drugs can I Afford?

A. A **formulary** is a list of drugs your insurance covers

It has four levels or tiers:



Level 1: Generic drugs
These are the most affordable




Level 2: Low-cost brand-name drugs
These cost a bit more



Level 3: Brand-name drugs
These cost even more than level 1 and 2 drugs



Level 4: Specialty drugs
These cost the most, they are for rare health problems

 **If you need a prescription drug now, there may be financial help.**

Call **2-1-1**. Ask for help paying for your prescriptions



2-1-1

B. If your insurance won't pay for the drug:

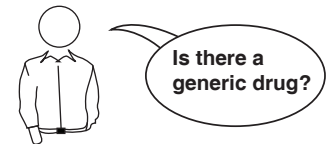
Call your insurance company and ask:

- How you can get the prescription drug you need covered
- How to file an **appeal** if they can't help
An **appeal** is when you fill out forms to tell the insurance company why they should cover the medicine or service you need.

How to get affordable prescription drugs:

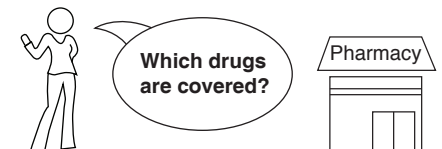
Ask your doctor:

- If generic drugs can be used for your health problem.



Ask your pharmacist:

- Which drugs are covered and how much they cost.



- If the company that makes the drug has financial help available and how to apply



covering
Wisconsin
Connect to Care, Engage in Health

www.coveringwi.org