

# CINCINNATI FINANCIAL

## Prescription Benefit: Step Therapy

### Affordable Prescriptions, One Step at a Time

You want the best healthcare for your family and yourself. Yet prescription drugs cost more every year. [Step Therapy](#) is a program especially for people who take prescription drugs regularly for an ongoing condition like asthma or high blood pressure.



This program is a new approach to getting you the prescription drugs you need, with safety, cost and – most importantly – your good health in mind. It allows you and your family to receive the treatment you need while making prescription drugs more affordable for you.

### What is [Step Therapy](#)?

[Step Therapy](#) is the practice of beginning drug therapy for a medical condition with the most cost-effective and safest drug therapy and moving to other more costly therapy, if necessary.

This program is a series of steps involving your Prescriber. It is only for people who take prescription drugs to treat certain ongoing medical conditions.

- [First-step](#) uses primarily generic drugs. [First-step](#) drugs must be used before the plan pays for second-step drugs.
- More expensive brand-name drugs are covered in a later step. The program moves you to this step if your treatment plan requires a different medication.
- [Second-step](#) uses primarily brand name drugs and a higher co-payment normally applies.

If you are currently taking a [second-step](#) medication, you are **not** affected by this program (this must be a prescription; sample medications do not count).



**If you have taken a second-step drug in the past, but the prescription is no longer active (*it has not been filled within the last 120 days*), [Step Therapy](#) will apply.**

### How does Step Therapy work?

A prescription for a second-step drug processed at your pharmacy for the first time triggers a message to your pharmacist indicating the use of Step Therapy.

You pay the full price for the drug unless your Prescriber writes for a first step drug. Only your Prescriber can change the prescription.

- Ask your pharmacist to call your Prescriber and request a new prescription, OR,
- You may contact your Prescriber to obtain a new prescription.

If your Prescriber decides, for medical reasons, your treatment plan requires a different medication without trying a first-step drug; he/she can call AmeriScript to request a “prior authorization.”

- If the second-step drug can be covered under plan guidelines, you could pay a higher co-payment than for a first-step drug.
- If it cannot be covered, you may pay the full price for the drug.

### Take the Right Step!

It makes sense to begin with the most affordable medication that meets your needs. You save money, and CINCINNATI FINANCIAL can continue to provide you a quality prescription benefit.

If you have questions about our Step Therapy program, your co-payments, or your prescription benefit, contact AmeriScript at the phone number on the back of your ID card.

