

### **What is a preventive drug?**

A preventive drug is one that is considered effective in preventing the development of a health condition or a disease.

### **What is a preventive drug benefit?**

Some plans may provide a preventive drug benefit, which provides access to preventive drugs at a reduced cost.

### **Why are some preventive drugs provided at no cost and others at a reduced cost?**

Under the Affordable Care Act (ACA), select therapies waive cost share when used for a preventive purpose. Cost share waiver under the ACA is guided by recommendations from the United States Preventive Services Task Force (USPSTF) and the Advisory Committee on Immunization Practices (ACIP). These two groups are made up of health care experts that review available evidence and publish recommendations on which drugs are effective for prevention and under what conditions. Those recommendations provide the basis for which preventive therapies are available at no cost and for which individuals.

Plans may also offer a preventive drug benefit that provides access to a broader list of preventive therapies at a reduced cost. The determination of which drugs are included in this benefit is guided by the IRS, which oversees the use of health savings accounts (HSAs).

### **Why does the cost of a preventive drug differ between individuals under the same plan?**

Many drugs have multiple uses. Some drugs may be used for a preventive or treatment purpose. Anastrozole is a medication that is used for prevention purposes for some individuals as it may prevent the formation of tumors in women who have an increased risk of developing breast cancer. It may also be used for treatment purposes when an individual has already been diagnosed with having breast cancer. Based on guidance from the USPSTF, ACIP, and IRS, cost share waiver or reduction for a preventive drug may only be available for certain individuals. This could be determined by assessing the purpose for which the drug is being used or the age or gender of the individual. For example, select cholesterol medications are only recommended by the USPSTF for individuals between the ages of 40 and 75 for prevention of cardiovascular disease.

### **How do I determine which drugs are preventive?**

You can view the list of drugs covered under your plan by visiting [Wellmark.com](http://Wellmark.com). Select your formulary drug list, Blue RX Value Plus, to search for and view drugs that are covered under your preventive benefits and may be available at a reduced cost.

**How do I find out my cost for a preventive drug?**

You can use the Check Drug Cost tool available through MyWellmark to search for drugs and see in real time what your cost will be. You can register or login to MyWellmark by visiting [Wellmark.com](https://www.wellmark.com). You can also use the formulary drug list (Blue RX Value Plus) on Wellmark.com to find the tier and preventive status of a drug and review your benefits to determine your cost.