

# Pharmacy Products and Services

Children with Medical Complexity often need a variety of medications that are more involved than routine pharmacy needs. Medications may need to be ordered in a particular way and some may require special consideration in order for Medicaid to pay. Below is information for families and caregivers about Medicaid pharmacy products and services.



## What common types of pharmacy products and services do children with medical complexity use?

Children might need acute, maintenance, and over the counter medications:

- Acute medications treat short-term conditions like viruses or infections.
- Maintenance medications treat chronic or long-term conditions.
- Over-the-counter medications are items you can buy at a store or pharmacy without a prescription.

Doctors may prescribe medications to be taken through a variety of means such as oral medications, topical medications, aerosols, mists and powders. Oral medications may come in pill, liquid or compound forms. Other medications may be administered through a feeding tube, such as a g or j-tube.

*For products such as IV administration and central line products, please see the information sheet regarding Durable Medical Equipment (DME) and Supplies.*

## How do I get the pharmacy products my child needs?

Most pharmacy products can be obtained through your typical pharmacy, although some children with medical complexity may need products from a specialized pharmacy. Your child's doctor will know whether a needed item should be ordered can be ordered from a regular or specialized pharmacy or from a DME supplier.

*For medical equipment and supplies, such as diapers, g-tube care products, and others, please see the information sheet regarding DME and Supplies.*



## Common Questions and Answers

<p><b>Who orders my child's medications, refills, and prepares necessary documentation?</b></p>	<p>Your child's doctor orders prescriptions and refills. Your child's doctor is also responsible for writing letters of medical necessity, which are sometimes needed for your insurance company to approve payment for a medication (see the question below about prior authorization).</p>
<p><b>What medications does Medicaid pay for?</b></p>	<p>Medicaid covers many medications your child may need. A list of many medications that Medicaid pays for is called a Preferred Drug List (PDL) and is updated regularly. Please contact your MCO care coordinator for questions regarding coverage.</p>
<p><b>Does Medicaid pay for over the counter medications?</b></p>	<p>Yes, Medicaid does cover some over the counter (OTC) medications when they are prescribed by a doctor. For specific coverage of an OTC product, contact your MCO care coordinator. Examples of over the counter products include enzymes, pain relievers, and more.</p> <p><i>Some OTC medications that are covered by Medicaid may have age and/or quantity limits, as well as other limitations, and may require letter of medical necessity or prior authorization. Follow up with your MCO care coordinator for questions regarding coverage of OTC medications.</i></p>
<p><b>Will I have a copay for medications?</b></p>	<p>No, children under the age of 21 enrolled in Medicaid do not have a copay for medications. If you are asked to pay a copay for a medication, contact your care coordinator before you pay for the medication. Your pharmacy can also contact your child's MCO Pharmacy line for assistance.</p>
<p><b>What if my child has Medicaid and private insurance?</b></p>	<p>Your child's private insurance is the primary payer and will be billed first. <i>If you have primary coverage and Medicaid coverage, it is important to follow the benefit requirements of the primary insurance first, for example, if the primary insurance provider requires prior authorization, then you must obtain prior authorization.</i></p> <p>Medicaid is always the last insurance to pay and will be billed last.</p>
<p><b>Do my child's medications require prior authorization?</b></p>	<p>If you have primary coverage and Medicaid coverage, it is important to follow the benefit requirements of the primary insurance first, for example, if the primary insurance provider requires prior authorization, then you must obtain prior authorization. If your primary coverage does not require prior authorization, you will still need to obtain prior authorization from Medicaid. The MCO may waive the prior authorization requirement for Medicaid. In the case of Medicaid, contact your child's MCO care coordinator for information on prior authorization. Prior authorization rules are not always the same for every insurance company.</p> <p>If you have primary insurance, the best way to know is to call your insurance company's member services line (typically the number is on the back of your child's insurance card).</p> <p>For urgent access to needed medications that require prior authorization, pharmacies can offer a 72 hour override while supporting documentation for prior authorization is being gathered.</p>
<p><b>Do insurance companies sometimes deny authorization for medications?</b></p>	<p>Yes, sometimes insurance companies deny authorization for a medication. There are many reasons this could occur, such as when there is an age limit or a quantity limit for a medication, or due to a member's history of trial and failure of preferred products. Your child's doctor, pharmacist, and/or MCO care coordinator can help you understand why the medication was denied and make sure you have all the information you need to prevent denials.</p> <p>Here's what parents and caregivers can do to help prevent a denial:</p> <ul style="list-style-type: none"> <li>• Get familiar with your insurance company's policies for your child's medications. Call your insurers for help answering questions.</li> <li>• If you know that your insurance company does not cover a medication, tell your child's doctor so he/she can work to prescribe other medications that can meet your child's needs.</li> <li>• Provide information to your child's doctor to help him/her complete all the paperwork needed to get the insurance company's authorization.</li> <li>• Work with your MCO care coordinator, who can help answer your questions.</li> <li>• Make sure your MCO care coordinator knows if there are any changes to private insurance.</li> </ul>
<p><b>Who can answer questions about my child's medications?</b></p>	<p>You can contact your child's doctor or your pharmacist if you have questions about your child's medications. For children enrolled with an MCO, you can also contact your child's care coordinator. <i>The MCO care coordinator can answer questions, help you with prior authorizations for medications, help families review and anticipate coverage questions, and assist with the coordination of complex medication orders. MCOs have their own pharmacy departments or contract with Pharmacy Benefits Management (PBM) companies to assist MCO care coordinators with complex pharmacy questions.</i></p> <p><i>For information regarding Durable Medical Equipment and Supplies, please see the information sheet regarding this topic.</i></p>

## MCO Care Coordinators

A care coordinator is available through your child's Medicaid MCO (AmeriHealth, Highmark, or Delaware First Health) to help you with coordinating your child's care, including pharmacy products and services. Your care coordinator is the FACE of the MCO you are enrolled with. Your care coordinator is the FACE of the MCO you are enrolled with.



## Your MCO Care Coordinator can Help:



### Follow-up...

- Monitor the decision status of the authorization request. Check in with ordering providers if needed.
- With caregivers to ensure that the correct type and amount of pharmacy products and services were delivered.
- Frequently to ensure that orders remain accurate and current. Assist caregivers with communicating needed order changes to insurance plans.
- With families to be sure that insurance information remains current. If there has been any change in insurance, it may delay the processing of a pharmacy product and service order. When insurance coverage changes, parents and caregivers may need to select a new pharmacy product or service and restart the order and prior authorization process.



### Assess...

- When caregivers are paying out of pocket for pharmacy products and services.
- What items are covered by all insurance companies and what is needed to coordinate among insurance companies.



### Coordinate...

- Communication between different insurance companies regarding pharmacy products and services. Medicaid is always the last insurance company to pay. Your MCO care coordinator will help you to identify a specific point of contact when coordinating with PBMs.
- Transition orders and timelines when leaving the hospital and returning home.
- Communication with medical professionals ordering pharmacy products and services. Provide clear instructions for letters of medical necessity and any need for brand specific items. Communication with ordering providers when insurance company/coverage changes occur.
- Contacts pharmacy regarding orders.



### Educate...

- About which pharmacy products may require prior authorization from Medicaid.
- About what paperwork is needed to get prior authorization.
- About how long the authorization process takes and when you may get the decision.
- About appeal rights when a request for authorization is denied.

## MCO Care Coordination Contacts for Questions or Concerns



Member Services: 1-844-623-7090  
[Your Clinical Care Coordinator](#)  
[AmeriHealth Caritas Delaware](#)



Member Services: 1-844-325-6251  
(TTD/TTY# 711 or  
1-800-232-5460 for hearing impaired)  
[For Members](#)  
[www.highmarkhealthoptions.com/members.html](http://www.highmarkhealthoptions.com/members.html)



Member Services: 1-877-236-1341  
(TTD/TTY# 711 for hearing impaired)  
<https://www.delawarefirsthealth.com/contact-us.html>