



NEW! Step Therapy for Medicare Part B Prescription Drugs

Starting Jan 1, 2021, Harvard Pilgrim has the option to require step therapy for Medicare Part B prescription drugs. These are drugs that usually aren't self-administered by you. They are injected or infused while you are getting physician, hospital outpatient, or ambulatory surgical center services.

However, the StrideSM (HMO) Step Therapy Program for Medicare Part B prescription drugs is still under development. ***This means that until notified otherwise, Harvard Pilgrim will not require step therapy for any Part B drugs in 2021.*** You and our network providers will receive written notice at least 30 days before the program begins.

What Is Step Therapy?

Step therapy is a type of prior authorization for Medicare Part B prescription drugs that begins medication for a medical condition with the most preferred drug therapy and progresses to other therapies only if necessary, promoting better clinical decisions. For example, if a Step 1 medication (a preferred drug) and a Step 2 medication (a non-preferred drug) both treat the same medical condition, Harvard Pilgrim may not cover the non-preferred drug – unless you try the preferred drug first. If the preferred drug doesn't work for you, StrideSM (HMO) will then cover the non-preferred drug.

Why Use Step Therapy?

Step Therapy allows us to help physicians provide you with a drug treatment that is safe, effective, and affordable. For example, Harvard Pilgrim can ensure that a StrideSM (HMO) member newly diagnosed with a condition begins treatment with the most cost-effective drug before progressing to a more costly drug therapy, if the initial treatment doesn't work for you. In addition, step therapy allows Harvard Pilgrim to negotiate lower prices for Part B drugs, which means your out-of-pockets costs will be lower, too.

What if I'm Already Taking a Non-Preferred Drug?

Harvard Pilgrim covers all medically necessary Part B drugs for StrideSM (HMO) members. You can ask us for a coverage decision if you or your doctor believe you need direct access to a non-preferred drug, without trying the preferred drug first. Standard coverage decisions for Part B drugs are completed within 72 hours. You or your doctor may request a fast coverage decision instead, if our answer is needed within 24 hours. For more information about how to request a coverage decision, refer to Chapter 9, Section 5.2, of your 2021 Evidence of Coverage (EOC).

Finally, we will ensure that new step therapy requirements do not disrupt your ongoing Part B drug therapies. Step therapy will only be applied to new prescriptions or administrations of Part B drugs for members who are not actively receiving non-preferred drugs. This means that members currently receiving non-preferred Part B drugs will not have to change their medications. Specifically, step therapy for Part B drugs does not apply if you've already received treatment with a non-preferred drug within the past 365 days.

Your Right to Appeal

If Harvard Pilgrim says no to your request for coverage, as a StrideSM (HMO) member, you have the right to ask us to reconsider our decision by making an appeal. We will provide you with a written notice of our coverage decision, including an explanation of how to appeal. For more information about making an appeal, refer to Chapter 9, Section 5.3, in your 2021 EOC.