

Exception Requests for Prescription Drugs

What is an Exception Request?

- **An exception request is a type of appeal that you can file with your health insurance company** when a medication is not covered on the list of drugs covered by your plan, also known as a formulary.
- If your **health care team can show that taking the specific drug is medically necessary for you**, your health insurance company may make an exception to their process.
- **There are different types of exception requests:**
 - Non-formulary drug exception: a request to cover a non-formulary drug
 - Tier exception: a request to treat a drug as if it were in a lower tier, reducing your out-of-pocket costs
 - Brand exception: a request to cover a brand-name drug, if your policy only covers the generic form of the drug

When Exception Requests Might Be Helpful

- **Medications available on the formulary are not appropriate for your medical condition**
- **Alternative medications on the formulary result in an allergic reaction**
- **The use of a formulary medication might escalate symptoms of an underlying medical condition**

Exception Request Tips



Work With Your Health Care Team

- **Your health care team can help you file exception requests**, and they may do it for you.
- They will **send evidence and supporting paperwork to your health insurance company** explaining why you need to take the medication they prescribed.



Pay Attention to Due Dates

- Once the request is filed, **the plan should make a decision within 72 hours**.
- If your doctor feels that you not having the medication could put you in serious harm, an “urgent” or “expedited” request can be filed, and a decision should be made by your health plan within 24 hours.



Plan Next Steps

- Your health insurance company will **look at the evidence provided by your health care team and decide whether to cover the medication**.
- If your exception request is denied, **you can speak with your health care team about appealing the decision or looking for alternative medications**.

