



Specialty Prescription Drugs Frequently Asked Questions

Specialty medication is not covered under the MUST Plan. MUST is utilizing RX Help Centers to advocate and find alternative sources of coverage for you or your dependent's specialty medication. The link to register is below along with FAQ's that can answer common questions that you may have. If you have additional questions, please reach out to contact@ms-sf.org or call us at 406-457-4400.

LINK: <http://rxc82900-sy-must.rxhelpcenters.com> – click on the Registration Tab, enter the information for the individual needing the assistance and hit submit. If more than one individual in a family requires assistance you must complete the registration for each individual.

Q: What is RX Help Centers (RXHC)?

A: RX Help Centers is one of the nation's leading prescription drug advocacy companies, and your best resource for eliminating your out-of-pocket costs for specialty medications. MUST has contracted with RX Help Centers to assist our valued members in obtaining medications.

Q: What is considered a specialty medication?

A: Specialty drugs are high-cost prescription medication use to treat complex chronic conditions. To see if a medication is considered specialty go to: www.bcbsmt.com/docs/rx-drugs/drug-lists/mt/rx-list-per-mt-2023.pdf. Specialty medications will be marked with a "p, np, or P" and are also marked with a SP in the Special Requirements column.

Q: Who is eligible?

A: MUST is making this program available to members utilizing a specialty prescription and enrolled in one of our health + prescription drug plans.

Q: What information do I have to share with RX Help Center?

A: You will be required to share only basic information and household income information as most financial programs are income based. Additionally, you will need to provide authorization forms, copy of your insurance card, prescription, proof of income and driver's license (or equivalent i.d.).

Q: What happens after I initially register?

A: RX Help Center will help you through every step once you have completed the online application. A representative will call you within 72 hours of form submission. They will introduce themselves and gather any additional information that might be needed to start the advocacy process. If not previously provided, the Advocate will ask for your medications, frequency, dosage, the cost of the medication(s) and the name(s) and phone number(s) of your doctor(s).

Q: What do you do with the information I share?

A: The information obtained from you is confidential and protected. It is not used for any other purpose than for advocacy efforts. It is not shared with your employer. All RX Help Centers actions in support of helping you are HIPAA compliant. Please note the process can take up to 3 weeks from start to finish before approval so please provide requested information in a timely manner to RX Help Centers.

Q: Do I have to use RX Help Centers?

A: You no longer have coverage for your specialty medication under the MUST plan. RX Help Centers is an advocate to help you find alternative sources of coverage. If you choose not to utilize them, you will be 100% responsible for the cost of your specialty prescription.

Q: What are the costs?

A: MUST is paying RX Help Centers for advocacy services on your behalf for members who are on a qualified RM or HDHP Medical Plan. In some cases, a nominal fee may apply, but most of the time the cost of the prescription is covered at 100%. The nominal fee, if applicable, will not go towards your deductible or maximum out of pocket.

Q: Why can't I just fulfill my prescription through a pharmacy?

A: You may elect to continue getting your SPECIALTY medications at your current pharmacy, but you will not have any coverage under the MUST plan and will be 100% responsible for any out-of-pocket cost. For medications that **are not** considered a specialty medication you can continue to fill them through your traditional pharmacy.

Q: What if I have a Prior Authorization for my medication?

A: Effective either 07/01 or 09/01 specialty medication is no longer covered. Prior authorizations are reviews for medical necessity, not coverage under the plan. Even if you and your provider receive a Prior Authorization "approval" for medical necessity, the plan exclusions/limitations of coverage are applied based on the date the service was rendered.

Q: What if I don't qualify?

A: In rare cases, you may not financially qualify based on the manufacturers' strict requirements. MUST is in constant communication with RX Help Centers and will be notified immediately if this is the case. Every situation is patient and prescription specific and therefore MUST will review these rare instances on a case-by-case basis.

**This service is not insurance.* RXHC is not an insurance company, and they are not offering insurance. They are a prescription drug advocacy firm helping people like you lower the cost of their prescription medications.