Pharmacy to English Dictionary

A MISSOURI NEWS NETWORK COLLABORATION

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WALKING INTO THE PHARMACY

IN – AND OUT – OF – NETWORK

Your health plan likely uses a network of preferred pharmacies where you tend to pay less as a patient. These are called "in-network" pharmacies. While you should be able to fill a prescription at any pharmacy — including those out of network — you will likely have to pay cash price or a higher copay.

MAIL ORDER PHARMACY

Many health insurance companies own mail-order pharmacies. Your health plan might direct you to fill your medications — especially specialty drugs — through its own mail-order pharmacy instead of a local option.

"THE SCARY THOUGHT IS, WHAT IF WE WEREN'T HERE? THAT'S WHAT KIND OF MAKES ME NERVOUS... I JUST WANT TO MAKE SURE THAT MOST, ALL, RURAL COMMUNITIES CAN GET THAT GREAT SERVICE."

Phil Wilkins, Jr., owner and pharmacist, Malden Pharmacy, Malden, Missouri

PHARMACY CHAIN

CVS and Walgreens are examples of large national pharmacy chains. These are standardized, so you can expect every location to have the same look, feel and medication price.

INDEPENDENT PHARMACY

These are mom-and-pop pharmacies that are locally and/or regionally owned, often by the pharmacists themselves. Because of their small size, these pharmacies have less power when negotiating with health insurance companies. This can lead to fewer options for patients and losses for the pharmacies.

FILLING YOUR SCRIPT

FORMULARY

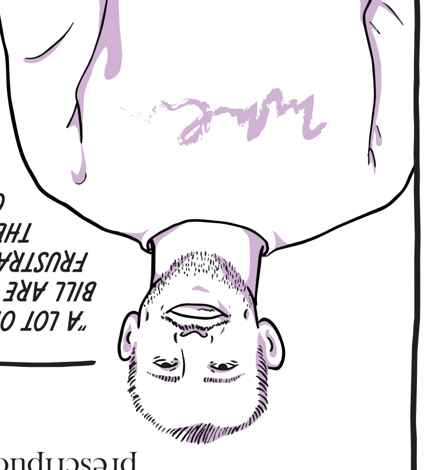
A formulary is the tiered list of medications that are covered by your health insurance plan. The lowest tiers include generic drugs, which your insurance company will likely cover most of the costs for. Higher tiers, which include brand name medications and speciality drugs, cost the insurance company more — meaning your out-of-pocket cost will likely increase. Due to this formulary, your insurance company might suggest a lower cost generic option instead of a brand name medication.

SPECIALTY DRUG

Specialty drugs treat complex, chronic and/or rare medical conditions. Some require specialized storage and tend to be expensive, so not all pharmacies will fill specialty drug prescriptions. These medications often require a PA and may still cost hundreds of dollars even with insurance. Sometimes drug manufacturers will offer copay cards to help offset the cost.

PRIOR AUTHORIZATION (PA)

Sometimes, your insurance company requires proof that a medication you're prescribed is medically necessary. Your doctor will have to verify that the treatment is needed before you can fill the prescription.



"A LOT OF THE [MEDICATIONS] WE BILL ARE NOT COVERED... WHICH IS FRUSTRATING TO PATIENTS BECAUSE THEY FEEL LIKE, 'WELL, MY DOCTOR ORDERED THIS FOR ME. WHY DOES MY INSURANCE GET TO TELL ME?'"

Greg Gilmore, owner and pharmacist, Grand Pharmacy, Hannibal, Missouri

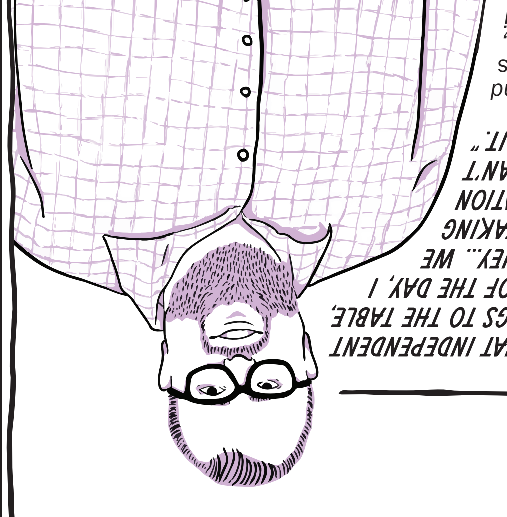
PAYING FOR YOUR PRESCRIPTION

COPAY/OUT – OF – POCKET COST

A copay is what you pay "out of pocket" for a medication. If insurance covers all the costs of a medication — your copay is $0. But often, you will still have to pay a portion of the medication's cost after insurance.

CASH PRICE

The cash price is the retail cost of a medication. It is what you pay if not going through your health insurance.



"THAT'S WHAT INDEPENDENT PHARMACY BRINGS TO THE TABLE, BECAUSE AT THE END OF THE DAY, I DON'T CARE ABOUT MONEY... WE SHOULDN'T NOT BE TAKING LIFE-SAVING MEDICATION JUST BECAUSE WE CAN'T AFFORD IT."

Anthony Desha, owner and pharmacist, Flo's Pharmacy, Columbia, Missouri

PRESCRIPTION DISCOUNT PROGRAMS

Think GoodRx. These programs can be beneficial to those without insurance. They sometimes provide lower out-of-pocket costs for medications than if going through your health insurance.

COPAY CARD

A copay card is a discount provided by a drug manufacturer that covers all or part of a mediation's cost. This is common with expensive speciality drugs.

TALKING TO YOUR PHARMACIST

COMPLIANCE PACKAGING

Think foil pill packs. Your local pharmacy will presort your mediation for you by date and time of doses. Many independent pharmacies offer this service.

MEDICATION THERAPY MANAGEMENT (MTM)

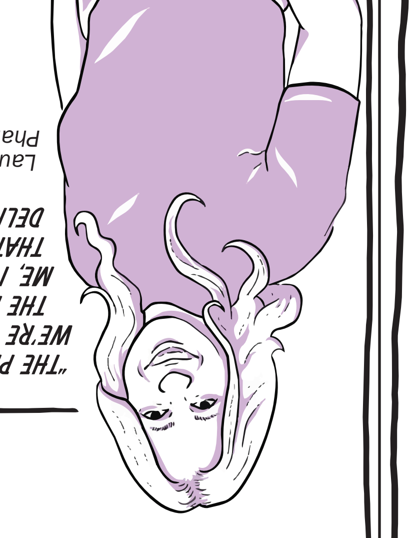
This is a program commonly offered by Medicare and sometimes by Medicaid, depending on the state. Essentially, a pharmacist will call to check in and see if you have any questions about your medications.

SCOPE OF PRACTICE

A fancy term for other services your pharmacist can provide beyond medications, such as vaccinations and nicotine replacement therapies.

MEDICATION SYNCHRONIZATION

Often referred to as "med sync." This is a program where your local pharmacist works with you to get all, or most, of your medications on the same schedule, so you can make fewer trips to the pharmacy.



"THE PHARMACY DOESN'T SET THE PRICE. WE'RE YOUR FRIENDS IN THAT WAY WITH THE INSURANCE PROCESS ... BELIEVE ME, I WANT YOUR COPAY TO BE LOWER. THAT IS THE WORST FEELING, TO DELIVER THAT NEWS TO SOMEBODY."

Laura Kingsley, pharmacist, Kilgore's Pharmacy, Columbia, Missouri

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ACCESSING MEDICINE IN RURAL AMERICA

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