

Step Therapy Program Frequently Asked Questions

OptumRx[®], your pharmacy benefit manager, is committed to maximizing the value of your prescription drug benefit and lowering prescription costs. The Step Therapy Program is a clinical program designed to help meet these goals.

What is a Step Therapy Program?

A Step Therapy Program is an approach to medication therapy that requires you to first try a more cost-effective medication (usually a generic medication) that has proven effective for most people with your condition before you can receive coverage for a similar, more expensive, brand name medication. These are considered “steps” of therapy.

How does a Step Therapy Program work?

If your doctor writes a prescription for a medication that requires a Step Therapy, the requested medication may not be covered until a more cost-effective medication “step” is tried first.

What if I need to skip a step?

Your doctor may contact us to request prior authorization approval. This is a review between your doctor and OptumRx to determine coverage for your medication.

Why do some medications need Step Therapy?

Some medications are extremely costly. If lower-cost, clinically-effective medications exist, it may be prudent to try these first. In some cases, there are also specific dosages and quantities that should be used based on medical guidelines.

Who decides what medications will need Step Therapy?

A team of independent, licensed doctors, pharmacists and other medical experts review and discuss the latest medical guidelines and research, then decide which medications should be included in the Step Therapy Program.

How do I know if my medication requires a Prior Authorization?

The pharmacist will let you know when you pick up your prescription at the pharmacy. You may also call the member services phone number on your pharmacy card for more information.

Where can I get more help?

Visit the member website or call the customer service phone number listed on your member ID card.