

# Blue Cross Blue Shield of Massachusetts Pharmacy Benefit

## FREQUENTLY ASKED QUESTIONS

### [How does our pharmacy program work?](#)

Your pharmacy program is designed to provide you and your doctor with access to a wide variety of safe, clinically effective medications. We've carefully developed a substantial covered medication list that includes many medications that are available at affordable out-of-pocket costs. For the most current and complete information about covered medications, use our [Medication Lookup tool](#).

### [How can I find an in-network pharmacy?](#)

You have access to an extensive pharmacy network, which includes CVS Pharmacy, Rite Aid, and Walgreens pharmacies as well as thousands of independent and most major chain pharmacies nationwide. To find an in-network pharmacy location near you, use our [pharmacy locator tool](#).

### [How is the amount I pay at the pharmacy determined?](#)

Our list of covered medications is based on a tiered cost structure. When you fill a prescription, the amount you pay at the pharmacy is determined by your medication's tier and your benefits.

Medications are placed into tiers according to a variety of factors, including what they're used for, their cost, and whether equivalent or alternative medications are available. [Sign into MyBlue](#) to find your out-of-pocket costs.

### [Why does Blue Cross make changes to my prescription plan coverage?](#)

Medication costs are going up and rising medication costs affect premiums for all of our members. To reduce costs and continue to cover a variety of safe, effective medications on your prescription plan, we regularly review our prescription coverage. Then, we'll make coverage changes, or add benefits, to support your use of these therapies.

### [How often does Blue Cross make prescription plan changes?](#)

We make changes regularly to our prescription coverage. When changes occur, medications may:

- No longer be covered (exceptions may be granted)
- Be excluded from coverage (exceptions won't be granted)
- Switch tiers
- Have new quantity or dosage limits
- Require Prior Authorization
- Require Step Therapy
- Be added to the list of covered medications
- Be designated as preferred

## [How does the mail service pharmacy work?](#)

Save 33% when you order most maintenance medications, also known as long-term medications, in 90 day-supplies through the mail service pharmacy. Get them delivered right to your door at no additional cost for standard delivery. To start using the mail service pharmacy, [sign into MyBlue](#) or Commercial members can call CVS Customer Care at [1-877-817-0477](tel:1-877-817-0477) (TTY: 711). Medicare Advantage members can call CVS Customer Care at [1-877-817-0493](tel:1-877-817-0493) (TTY: 711).

## [What is the Quality Care Dosing program?](#)

Our Quality Care Dosing program helps to ensure that the quantity and dosage meet the Food and Drug Administration's (FDA) regulations, clinical standards, and manufacturer's guidelines of the medications you receive.

Your doctor may request an exception for medications that are subject to Quality Care Dosing when medically necessary. To learn more, refer to the [Blue Cross Blue Shield of Massachusetts Formulary](#)

## [How does Prior Authorization work?](#)

Your doctor is required to obtain Prior Authorization before prescribing specific medications. This ensures that your doctor has determined that this medication is necessary to treat you, based on specific medical standards. For the most current information about these medications, use our [Medication Lookup tool](#).

Your doctor can download the [Physician Request for Prior Authorization form](#) (also called the Formulary Exception form) to request prior authorization or an exception to have your medication covered.

## [How does Step Therapy work?](#)

Step Therapy is a key part of our Prior Authorization program that allows us to help your doctor provide you with an appropriate and affordable medication treatment. Before coverage is allowed for certain costly "second-step" medications, we require that you first try an effective, but less expensive, "first-step" medication. Some medications may have multiple steps. For the most current information about these medications, use our [Medication Lookup tool](#).

*Adapted from BCBSMA Pharmacy Benefit website:*

<https://www.bluecrossma.org/myblue/learn-and-save/plans-and-benefits/pharmacy>