Step Therapy Program

Blue Cross and Blue Shield of Oklahoma is working to find ways to manage the rising cost of prescription drugs. Your benefit plan uses tools, such as step therapy, that can help control costs for everyone.

What is step therapy?
The step therapy program encourages safe and cost-effective medication use. Under this program, a “step” approach is required to receive coverage for certain high-cost medications. This means that to receive coverage you may need to first try a proven, cost-effective medication before using a more costly treatment, if needed. Remember, treatment decisions are always between you and your doctor.

Don’t more expensive drugs work better?
Not necessarily. A higher cost does not automatically mean a drug is better. For example, a brand drug may have a less-expensive generic or brand alternative that might be an option for you. Generic and brand drugs must meet the same standards set by the U.S. Food and Drug Administration for safety and effectiveness. Work with your doctor to determine which medication options are best for you.

How does the program work?
The step therapy program requires that you have a prescription history for a “first-line” medication before your benefit plan will cover a “second-line” drug.

- A first-line drug is recognized as safe and effective in treating a specific medical condition, as well as being cost-effective.
- A second-line drug is a less-preferred or sometimes more costly treatment option.

Step 1
When possible, your doctor should prescribe a first-line medication appropriate for your condition.

Step 2
If your doctor determines that a first-line drug is not appropriate for you or is not effective for you, your prescription drug benefit will cover a second-line drug when certain conditions are met.

Work with your doctor to determine which medication options are best for you.
What should I do if I take a drug that is part of the step therapy program?

If you are already taking a medication that is part of the step therapy program: you may not be affected. Call the number on the back of your ID card to find out.

If you start taking a medication that is included in a step therapy program for your prescription drug benefit: your doctor will need to write you a prescription for a first-line medication or submit a prior authorization request for the prescription before you can receive coverage for the drug. Your doctor can find prior authorization forms on the provider website at bcbsok.com. Doctors may also call 800-991-5643 with questions, or to get a form.

What medications are included in the step therapy program?

The box above right shows examples of drug categories that may be included in the step therapy program. To see a sample list of drugs in these categories, go to bcbsok.com/member/prescriptiondrugs and scroll down to the Prior Authorization/Step Therapy Program section. If you have questions about the step therapy program, or to find out if a particular drug is included in the program, call the number on the back of your ID card.

Drug Categories Which May Be Included in the Step Therapy Program*

- Cholesterol
- Depression
- Diabetes
- Proton Pump Inhibitors
- Specialty Medications

* Categories may be added or removed and the program may change from time to time.

Tools such as step therapy encourage safe and cost-effective medication use, and help manage the rising cost of prescription drugs – for everyone.