

## Quick facts: Prescription drug coverage

### Most health insurance plans offer prescription drug coverage.

#### Under Oregon law:

- Comprehensive health insurance plans provide reimbursement for up to a 90-day supply of applicable prescription drugs
- Certain preventative medications are required to be covered with no co-insurance, co-payments, or deductibles
- In the event of a drug shortage, health insurance companies are required to cover prescription drugs that are not on their prescribed list, when an appropriate drug is not available on their list.
- Requirements for prescription contraceptives include the option to receive a 12-month supply in one refill.
- In many cases, you need a doctor to write a prescription for more than a 30-day supply. Most prescription can be filled for up to 90 days.
- Your insurance company may require you to receive the requested 90-day supply of prescription drugs through a mail delivery system, rather than your neighborhood pharmacy.

#### The Oregon Division of Financial Regulation expects insurance companies offering comprehensive health plans to:

- Fast-track their review of formulary exceptions
- Monitor drug supplies and adjust formularies if a prescription drug is in short supply
- Make sure prescriptions used to treat COVID-19 symptoms are available on lower cost-share tiers.
- Review and apply formulary requirements for non-discrimination in benefit design
- Offer 90-day prescription refills
- Allow consumers to refill prescriptions early so that they have an adequate supply of their prescription medication.
- To the extent possible, waive requirements for a consumer to visit their doctor prior to refilling their prescription. This expectation **does not apply** to opioids or other controlled substances.