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DECEMBER 2018

IMPORTANT NOTICE CONCERNING PREAUTHORIZATIONS

Recently insurance companies have become more and more demanding of our time with their increasingly frequent requests for preauthorization paperwork that they want us to fill out before they will pay anything towards your prescriptions. So it's no longer enough that I try to prescribe the best product that will give you the best outcome. No! Now we are also expected to beg the insurance company to pay for the medicine that we prescribe. And even after spending time filling out all their forms, there is no guarantee that they will pay for your medicines. This causes a delay in your therapy, creates a drain on our time and the pharmacists' time, and can often result in you being denied coverage for your medicines. This system is also designed to blame your inability to get your medicine on the "mean doctor who didn't fill out the preauthorization form correctly", etc. when it is actually their obstructive policy that creates the road-block from the jump. It seems like they exist simply to prevent you from getting your medicine, and then to lay blame for this failure on your physician.

Medicare is particularly bad at covering meds that my patients need. For example they seem to believe that no woman over 65 ever needs estrogen, and they have decided that women over 65 should never take any thyroid product other than levothyroxine. Getting them to change their mind about these things is usually unsuccessful. So the patient ends up either paying the list price on their own without it being "covered", or stopping potentially life-saving therapies because Medicare won't pay for them.

One way I have tried to protect us from this dilemma is to try to choose inexpensive medicines that are affordable even without subsidies from your insurance. For example, the list price for generic Levothyroxine at Walmart *without insurance* is \$10 for 90 pills. With online discounts, NP thyroid, an alternative to Armour thyroid, can usually be purchased for about 30 to 40 cents per pill. Generic estrogen patches cost about a dollar a day without insurance. By using these relatively inexpensive products, even if your insurer creates insurmountable road blocks, you can still take your prescription to the pharmacy and fill it at a reasonable cost.

I would suggest that before you fill any prescription, always check the actual price of any prescription on a free website called GOODRX.COM where you can see the price for any medicine at the pharmacies near you. You'll be amazed how much price variation there is. Also, the website gives you coupons for significant discounts on many medicines. ***You will often find that the price for the medicine with the GOODRX discount is actually cheaper than the copay price that you get if your pharmacist submits to your insurance for payment.*** And you will also find that prices at pharmacies like Walmart and Walgreens are often a lot lower than other pharmacies like CVS or Harris Teeter. But that depends on the specific drug.

Lately, because we are getting so many requests for "preauthorizations," which consume quite a bit of time, we are now charging \$25 a piece to fill out these forms. So please take advantage of the remaining freedoms that we have when it comes time to fill prescriptions. ***You don't have to use the pharmacy that your insurance dictates and you don't have to settle for their often inflated copays if you buy your medicines with your own money.*** And if you are paying for your own medicines, then we won't need to waste our time and your money filling out their forms. So please be an educated shopper when it comes to prescriptions, always check GoodRx.com first and don't allow your insurer to bully you when better alternatives are available. Thanks.

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