



Step therapy program

Step therapy requires members to try preferred medications as the initial step in treatment before certain non-preferred medications are covered. Preferred medications, such as low-cost generics included in the program, are widely recognized as clinically appropriate and effective. Step therapy can lower both client and member costs while still providing access to non-preferred medications.

Program benefits

Implementing the step therapy program may help clients achieve:

- Member savings by using clinically preferred and/or more cost-effective medications
- Reduced pharmacy costs
- Improved formulary management and positioning

Proven program and financial results

When step therapy is added to a plan design, the program can produce significant cost savings.

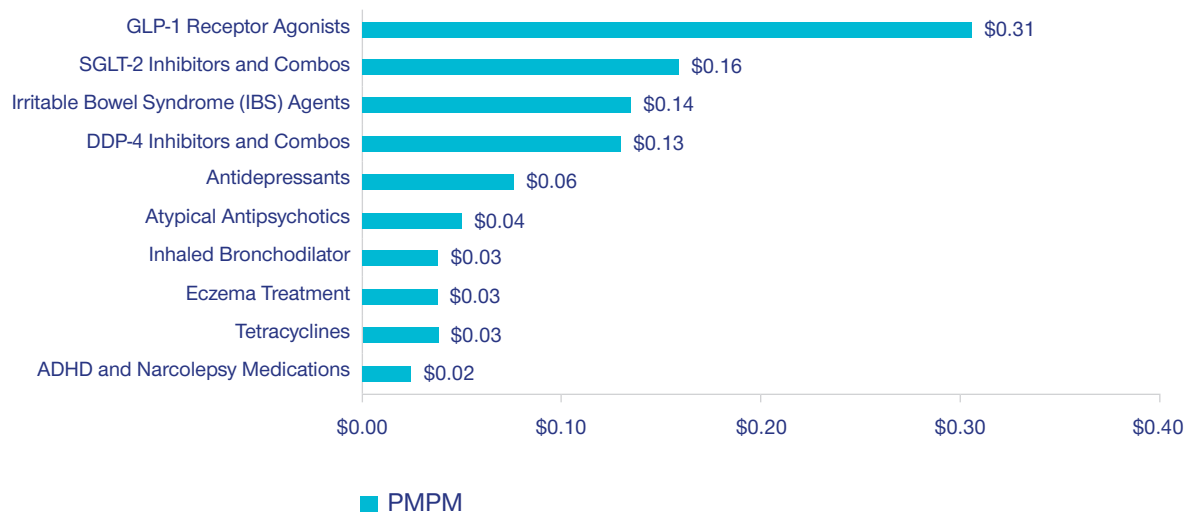
Overall plan paid savings

\$2.20

per member per month (PMPM).¹

Step therapy

Figure 1. Top step therapy therapeutic classes with the highest savings*



Step therapy methodology

An expert team of clinical pharmacists develop and maintain our step therapy program with oversight from the OptumRx® National Pharmacy & Therapeutics (P&T) Committee, which consists of physicians and pharmacists specializing in various therapeutic areas. Using criteria based on nationally recognized clinical practice guidelines, the P&T Committee recommends which medications should require step therapy and which preferred medications should be tried first. Generally, members are required to use one or two preferred medications before a non-preferred medication will be covered by the pharmacy plan. Preferred medications may be either brand or generic.

Step therapy programs may be set up to automatically process in the pharmacy claims system at the point of sale. When retail pharmacies submit member claims for medications requiring step therapy, our pharmacy claims system screens the individual member's claims history to verify if utilization criteria have been met. If the member has filled a prescription for a preferred medication, then the non-preferred or prescribed medication will be approved for coverage.

¹ Savings information based on UnitedHealthcare 2020 claims data from fully insured commercial membership who implemented these programs, and are not guarantees. Actual savings may vary.

Contact your UnitedHealthcare representative for more information