

What is a clinical review?

Benecard's clinical review program is put into place in order to protect patients from using certain medications that could have contraindications or harmful health consequences when used at the same time as other drugs they are currently taking, and to evaluate the appropriateness of a medication based on FDA guidelines and the pharmaceutical company's packaging label. A clinical review can apply to programs such as drug utilization review (DUR), prior authorization, step therapy, quantity limits, and specialty medication protocols.

Who determines what medications require a clinical review?

Each medication product is evaluated by our in-house clinical staff and our Pharmacy and Therapeutics Committee (consists of licensed physicians and pharmacists) as a potential candidate for clinical review. Not all medications require clinical review, in fact only a small percentage do. For those medications which require clinical review, they are typically associated with a diagnosis-based drug utilization protocol that is used to determine coverage. This protocol is based on clinical information, clinical trials and industry standards, as well as pharmaceutical compendia providing for a clinically appropriate and sound evidence-based protocol.

What types of medications require a clinical review?

Only a small percentage of prescription medications in the marketplace today require a clinical review. The following is a list of common medication classes that require a clinical review. Please note this list is not all inclusive and may change.

- Growth Hormones
- Cystic Fibrosis Medications
- Arthritis Medications
- Osteoporosis Medications
- Transplant Medications
- Psoriasis Medications
- Pulmonary Hypertension Medications
- Certain Asthma Medications
- Certain Pain Medications
- Hepatitis Medications
- Blood Disorder Medications
- Multiple Sclerosis Medications

How is the clinical review process started?

The review process is generally initiated when a claim for a prescription that requires authorization is submitted to a pharmacy. The pharmacist is the only person who can receive a message at the point of sale to call our toll-free number (877-723-6005) to initiate the clinical review process. This process initiation can also be requested in advance by the member or prescriber via phone call to the same toll-free number.

What is required during the clinical review process?

Benecard will provide the prescribing physician with a clinical review request form that will need to be completed and include any information available to support the request for approval.

How long does the clinical review process take?

The clinical review process is usually completed in 48-72 hours. However, if the pharmacist does not call us or does not inform the member to call us to initiate the clinical review process, then this will create a delay. If the physician or prescriber do not return the completed clinical review form that we have faxed to their office, this can delay the approval process as well.

Once a response is received from the physician, Benecard will then review the diagnosis and if approved, the system will be updated accordingly and Benecard will notify the member and that the medication has been approved or denied. If approved, the pharmacy will be contacted to reprocess the medication and the member will pay the appropriate copayment or coinsurance amount based on their prescription drug benefit. If denied, members have the option to appeal the decision by following the instructions provided with the denial letter, work with their physician to look for an alternative therapy, or purchase the denied medication for the full cost.

How can members track the status of their clinical review?

Members can access clinical review updates for their medications via our online member portal at www.benecardpbf.com. After registering at www.benecardpbf.com and logging into the member portal, members select what types of notifications they wish to receive by clicking on the "My Account" tab and then selecting "My Account Settings". From here, the member will have to enter their email and mobile phone information to activate clinical review notifications for emails and/or text messages. Once the member activates either or both notifications, they will receive an email and/or text each time the status of a clinical review for their medication is updated. These notifications contain no personally identifiable health information and will direct the member to log on to the member portal for more details.