

Specialty Drug FAQ for HMO, DHMO, and CDHC Members

FREQUENTLY ASKED QUESTIONS

The following are answers to common questions about what you'll pay for specialty drugs if you have a Kaiser Permanente HMO, Deductible HMO, Deductible HMO with HRA, or HSA-Qualified Deductible HMO health plan.

Q: What can I expect to pay for my specialty drug prescriptions?

A: You'll pay a coinsurance that can range from 10% to 40% of your specialty drug costs or no more than \$150 or \$200 per prescription, depending on your plan.

Q: How does my specialty drug coinsurance work?

A: You may have paid a flat copay in the past for your prescription specialty drugs. When your plan renews, you'll now pay a coinsurance instead, which is limited to either \$150 or \$200 per prescription, depending on your plan. Coinsurance is a percentage of the cost of your specialty drugs. If your plan has a deductible that covers prescription drugs, you will need to reach your deductible before you begin to pay a coinsurance.

For example, if your plan has a 20% specialty drug coinsurance and a \$150 per prescription maximum and you've met your deductible, you'll pay \$150 out of pocket for a drug that costs \$1,000.

Q: Are specialty tier drugs available through mail order?

A: The majority of specialty drugs are not available through mail order because they require special handling, such as temperature or storage requirements. If your specialty drug is available through mail order, the Mail Order Incentive is not available. If you have questions, please contact your local Kaiser Permanente pharmacy.

Q: Are specialty tier drugs available in quantities greater than a 30-day supply?

A: The majority of specialty drugs are limited to a 30-day supply.

Q: Where can I get more information about which prescription drugs are specialty drugs?

A: Go to kp.org/formulary. Then select "Covered drugs in your area" for information on which prescription drugs are specialty drugs. If your prescription drug is not listed, contact your local Kaiser Permanente pharmacy.

Q: Is financial assistance available?

A: Yes. You may be able to qualify for financial assistance through Kaiser Permanente's Medical Financial Assistance Program. For more information, you can call a financial counselor at **1-866-399-7696** or visit kp.org/mfa.

For more information about your benefits, please see your *Evidence of Coverage*. Or, you can call our Member Service Contact Center at **1-800-464-4000 (TTY 711)**, 24 hours a day, 7 days a week (except holidays).