

Pharmacy Management Drug Policy

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| SUBJECT: Patient Protection and Affordable Care Act - Preventive Items and Services POLICY NUMBER: PHARMACY-86 EFFECTIVE DATE: 01/01/2020 LAST REVIEW DATE: 02/12/2026 | | |
| <i>If the member's subscriber contract excludes coverage for a specific service or prescription drug, it is not covered under that contract. In such cases, medical or drug policy criteria are not applied. This drug policy applies to the following line/s of business:</i> | | |
| Policy Application | | |
| Category: | <input checked="" type="checkbox"/> Commercial Group (e.g., EPO, HMO, POS, PPO) | <input type="checkbox"/> Medicare Advantage |
| | <input checked="" type="checkbox"/> On Exchange Qualified Health Plans (QHP) | <input type="checkbox"/> Medicare Part D |
| | <input checked="" type="checkbox"/> Off Exchange Direct Pay | <input checked="" type="checkbox"/> Essential Plan (EP) |
| | <input type="checkbox"/> Medicaid & Health and Recovery Plans (MMC/HARP) | <input type="checkbox"/> Child Health Plus (CHP) |
| | <input type="checkbox"/> Federal Employee Program (FEP) | <input type="checkbox"/> Ancillary Services |
| | <input type="checkbox"/> Dual Eligible Special Needs Plan (D-SNP) | |

DESCRIPTION:

The Patient Protection and Affordable Care Act (PPACA) imposes a number of insurance reforms and mandates, including a requirement to cover certain *preventive items and services* at 100 percent and ensure these items and services are not subject to deductibles or other cost-sharing limitations.

- The following list of preventive medications should be used as a guide. It cannot be considered a comprehensive listing of medications available or covered without cost sharing. Coverage of any of the listed medications (including over-the-counter (OTC) medications) requires a prescription from a licensed healthcare provider. Not all medications are covered on all formularies under these categories; medications not covered would include brand-named drugs that have generic equivalents. Some categories have age limits. Any drugs that are covered through the formulary exception process will be covered without cost sharing. Drugs designated as preventive under the Affordable Care Act (ACA) will be covered at zero cost share when prescribed for an eligible preventive indication and obtained through an in-network pharmacy. If a preventive drug does not automatically adjudicate at zero cost share, the provider may submit a copay exception request attesting that the drug is prescribed for a preventive indication. Drugs covered through the formulary exception process, including multisource brand drugs (a brand drug with a true generic equivalent), may also be covered at zero cost share only if the prescriber attests that the drug is prescribed for a preventive indication **AND** provides clinical rationale explaining why the generic is not appropriate for the member.

This list is subject to change as ACA guidelines are updated or modified or new drugs are available.

COVERAGE AND CRITERIA:

Women's Contraceptives - Covered products include oral contraceptives (including emergency contraception), topical contraception (patch), vaginal contraception (vaginal ring), injectable contraception, OTC contraceptive methods (female condoms, male condoms, spermicides, sponge) and contraceptive devices (diaphragms, cervical cap).

- Coverage of a non-formulary contraceptive without cost share will be granted in all instances where a prescriber explains that a medical need exists.

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Folic Acid Products - folic acid tablet 0.4mg and 0.8mg for ages 11 and older

Breast Cancer Prevention – anastrozole, exemestane, tamoxifen, raloxifene, Soltamox

Aspirin Products- aspirin 81mg for ages less than 60 years

Fluoride Products - fluoride chewable tablet 0.25 mg, 0.5 mg and 1mg, fluoride drops 0.125mg, 0.25mg and 0.5mg. Multivitamin w/ fluoride chewable 0.25mg and 0.5mg, multivitamin w/ fluoride drops 0.25mg and 0.5mg suspension – for ages up to and including age 16.

Bowel preps (limit of 2 prescriptions per year) – bisacodyl, magnesium citrate, milk of magnesia, PEG 3350-electrolyte covered for those between the ages of 45-75.

Statins – Low to moderate dose such as atorvastatin 10-20mg, fluvastatin IR and XL 20-80mg, lovastatin 10-40mg, pravastatin 10-80mg, simvastatin 5-40mg, rosuvastatin 5-10mg covered for those between the ages of 40-75

Smoking Cessation Products - Prescription and OTC products will be covered for adults 18 years of age and older. The following products are covered: patches, gums, nasal sprays, inhalers, lozenges, Chantix and bupropion sr (generic for Zyban)

Immunizations - Covered immunizations include those that are routine vaccines recommended by the Advisory Committee on Immunization Practices of the Centers for Disease Control and Prevention and that meet the US Food and Drug Administration approved indications for age and/ or gender limitations. Coverage of vaccines at an in-network retail pharmacy is limited to vaccines that a New York State licensed pharmacist is legally able to administer.

Medications for pre-exposure prophylaxis (PREP) for HIV – emtricitabine/tenofovir disoproxil fumarate (this applies only to the 200/300mg strength which has the indication for PREP) Yeztugo, Aprelude and Descovy.

UPDATES:

| Date | Revision |
|-------------|-----------------------------------|
| 02/12/2026 | P&T Committee Review & Approval |
| 01/23/2026 | Revised |
| 01/15/2026 | Revised |
| 03/06/2025 | Revised |
| 02/06/2025 | P&T Committee Review & Approval |
| 09/02/2024 | Revised |
| 02/08/2024 | Reviewed / P&T Committee Approval |
| 04/2023 | Revised |
| 02/2023 | Revised / P&T Committee Approval |
| 02/2022 | Reviewed / P&T Committee Approval |
| 01/2022 | Revised |
| 06/2021 | Revised |
| 02/2021 | P&T Committee Approval |
| 10/2020 | Revised |
| 01/2020 | Created |

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REFERENCES:

1. CDC. U.S. Medical Eligibility Criteria for Contraceptive Use, 2016. MMWR 2016;65:1-108
2. Department of Reproductive Health, World Health Organization. Medical eligibility criteria for contraceptive use. Fifth edition, 2015
3. Patient Protection and Affordable Care Act, 42 U.S.C. § 18001 et seq. (2010)
4. New York Insurance Law, Sections §§ 3216(i)(17)(E), 3221(l)(8)(e), and 4303(j)(3)
5. New York Insurance Law, Sections §§ 3221(l)(16)(A)(1) or 4303(cc)(1)(A)