

Help Patients Navigate Insurance Changes for 2022

A new year will bring big changes to insurance plans, covered meds, co-pays, etc...and more opportunities for you to help patients.

Use these tips to limit frustration...and start the year off right.

Be proactive and troubleshoot. Don't let issues sit in the "reject queue"...or wait until pickup to tell the patient there's a problem.

For example, if you get a "Patient not covered" denial, ask patients to bring in their new insurance card...or consider taking the info over the phone...to prevent delays at the pickup area.

If patients don't have their new card yet, suggest calling the payer or using payer websites or apps...to get RxBIN, PCN, and ID numbers.

Read denied claim messages carefully...some will give clues on next steps. For instance, some plans will no longer cover *Eliquis* (apixaban)...and a change to another blood thinner may be needed.

Have patience when explaining changes or cost increases...and avoid using jargon. For instance, instead of saying that a med isn't on the "formulary," say that it's not on the "list of drugs the plan covers."

See our technician tutorial, *Billing Rx Drugs*, for patient-friendly ways to describe insurance terms...and *The ABCs of Medicare*, for help on properly submitting claims to Medicare Part B or D.

Streamline Rx transfers. Expect patients to transfer Rxs in or out of your pharmacy...due to payer contract changes.

When a patient says, "Transfer everything," verify their current med list...to be sure you don't miss an active Rx or dispense a discontinued one. Gather key info...Rx number, med name, etc.

Ask patients how soon they need the Rxs they're transferring...and update expectations as needed. Timeliness may depend on the number of transfers, challenges contacting the other pharmacy, and other factors.

Keep an eye out for common errors. For instance, make sure to input the original Rx date...NOT the date of transfer...as the Rx date.

Remember that a patient transferring in may be interacting with your pharmacy for the first time. Continue to make a good first impression...by personalizing care and offering immunizations, Rx delivery, etc.

See our tech tutorial, *Prescription Transfers*, for more best practices...and laws to be familiar with.

Key References:

-<https://www.cms.gov/newsroom/fact-sheets/2022-medicare-parts-b-premiums-and-deductibles2022-medicare-part-d-income-related-monthly-adjustment> (12-21-21)

-Res Socia Admin Pharm. 2017 Nov;13(6):1191-1195

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