

### **Generic Substitutions**

A generic drug is a chemically and pharmaceutically equivalent (equal) version of a brand-name drug whose patent has expired. A generic drug meets the same FDA standard for bio-equivalency that brand-name drugs must meet. But a generic drug is usually less costly. Your pharmacist will substitute a generic drug for you automatically when one is available, even if your provider writes a prescription for the brand drug. If the generic drug does not meet your needs, your provider can start a pharmacy exception. You may then receive the brand drug, depending on the drug's clinical criteria and if NMHC approves the exception.

### **Therapeutic Interchange**

Many drugs work the same way and have the same benefits. Therapeutic interchange is the practice of substituting one drug for another (a therapeutic alternative) when both drugs have the same therapeutic effects. This substituted drug is called the therapeutic alternative. When you get your prescription filled, your pharmacist will tell you if a therapeutic alternative has been made for you. The pharmacist can do this only with your provider's approval.

### **Step Therapy**

Step therapy is the practice of treating a patient first with the least costly drug. If that drug does not work for the patient, the provider will prescribe higher-cost drugs or therapies, if medically necessary. Step therapy applies only to certain drugs. NMHC has criteria for step therapy that helps to decrease the practice of prescribing the most costly drug when a less costly drug may work just as well. OptumRx, our pharmacy benefit manager, will need information from your provider if there is a medical reason that you can't complete all of the "steps" in the process before moving to the more costly drug.