



PHARMACY

Step Therapy Programs

Step therapy directs members to generics or lower cost therapeutic equivalents prior to filling more expensive prescriptions.

- Aggressive drug manufacturer marketing may create misaligned incentives or demands for expensive medications, when therapeutically equivalent lower-cost drugs are available
- Step therapy is typically used for classes of medication that have one or more therapeutic equivalent, such as sleep aids, anti-hypertensive, gastro-intestinal medications
- When utilizing USI's Clear Options Rx, USI analysts can assess financial and member impact of step therapy strategies



Impact and benefit:

- Estimated **savings of 4-5%** of pharmacy costs
- Encourages utilization of cost-effective drugs

Step Therapy Directs Members to Lower Cost Drugs