

VS. Access vs. Advantage Prescription Drug List

	Access	Advantage
Value Prop	Created in 2017, the Access Prescription Drug List (PDL) is available to fully insured large groups. The Access PDL includes a subset of exclusions and has reduced the number of clinical programs, therefore creating less member disruption, but also at a higher cost compared to the Advantage or Essential PDLs.	The Advantage PDL is UHC's most popular PDL. This PDL responds quickly to market changes, allows medications to be in any tier (regardless of brand or generic status), and contains the entire suite of clinical programs balancing access and affordability.
Tiering	<ul style="list-style-type: none"> • Generics in Tier 1 • Additional down-tiers (from Tier 3 to Tier 2) compared to Advantage PDL • Up-tiers once a year (except for brand over generic strategy reversals) 	<ul style="list-style-type: none"> • Generics in any tier • Up-tiers twice a year
Exclusions	<p>Limited set of exclusions:</p> <ul style="list-style-type: none"> • Exclusions tied to rebates • Low-value list • Multisource brand medications • Drugs with the same active ingredient as an OTC medication 	<p>Full list of strategic exclusions:</p> <ul style="list-style-type: none"> • Exclusions that earn rebates • Multisource brand medications • Low-value medications • Drugs with the same active ingredient as an OTC medication • Drugs that are therapeutically equivalent to an OTC medication
Step Therapy	<p>Limited Step Therapy program:</p> <ul style="list-style-type: none"> • Select high-impact medications are not included in the Access PDL Step Therapy program • Step Therapy medications that drive rebates are included • Other Step Therapy programs eliminated 	<p>Full Step Therapy program:</p> <ul style="list-style-type: none"> • The Step Therapy program helps steer members to less expensive, but equally effective medications. Members get the treatment they need covered, usually at a lower cost, and our customers save money.
Prior Authorization	<p>Limited Prior Authorization programs:</p> <ul style="list-style-type: none"> • Notification turned on • Medical necessity only required for select classes/ types of medications (e.g., specialty) 	<p>Full Prior Authorization program:</p> <ul style="list-style-type: none"> • The full Prior Authorization program includes Notification and Medical Necessity medications. Notification and Medical Necessity are programs that ensure members receive coverage for the correct medication for their diagnosis.
Supply Limits	<p>Limited Supply Limit program:</p> <ul style="list-style-type: none"> • Not all Supply Limits are turned on • Increased ED supply limit to 6 per month 	<p>Full Supply Limit program:</p> <ul style="list-style-type: none"> • Includes QLL and QD <ul style="list-style-type: none"> – QLL: Quantity Level Limit – QD: Quantity Duration

At a Glance

	Access	Advantage
Tiering Structure	Traditional	Advantage
Exclusions	Eliminates ~75% of exclusions (~110 Exclusions implemented*)	~430
Step Therapy	Contains ~30% fewer medications in program (~96 Step Therapy drugs)	All programs implemented (~136 Step Therapy drugs)
Prior Authorization	Contains ~30% fewer medications in program (~263 Prior Auth drugs)	All programs implemented (~354 Prior Auth drugs)
Supply Limits	Contains ~50% fewer medications in program (~404 Supply Limits)	All programs implemented (~782 Supply Limits)
Additional Down-Tiers	~60	Zero
Cost of Moving PDLs	Increased premium	Baseline

*Counts for Access PDL do not include multi-source brand exclusions.

Learn the facts

The Access PDL, in comparison to our Advantage PDL, has a reduced list of drugs subject to standard clinical programs, including Exclusion, Step Therapy, Prior Authorization/Medical Necessity and Supply Limits. While these programs drive appropriate use, safety and savings, they can often create more member disruption than select customers' desire. That's why the Access PDL includes a subset of drugs with clinical programs as compared to our Advantage PDL.

- **Exclusions:** A number of moderately disruptive exclusions have been removed from the Access PDL. Excluded medications that remain in place on the Access PDL have covered alternatives that are less costly.
- **Step Therapy:** A handful of the Step Therapy medications that impact more common conditions, like asthma, have been removed.
- **Medical Necessity:** Medical Necessity programs have been removed on the Access PDL, except for specialty medications and long-acting opioids. Specialty drugs are costly and are trend drivers, warranting the need for these programs to remain to ensure coverage is being provided based on clinical evidence. Long-acting opioids are subject to inappropriate use, which requires prudent management.
- **Quantity Limits:** Select supply limits have been removed from the Access PDL. The majority of the supply limits that remain in place are those that follow FDA-recommended dosing. In addition, the erectile dysfunction supply limit has been increased to 6 tablets per month as compared to 3 tablets per month included in the other offerings.

Additional Down-Tiers

Nearly 60 medications have been moved down to Tier 2 on the Access PDL. These medications are now available to members at a lower cost share. Examples of classes of drugs impacted: asthma, erectile dysfunction and skin conditions.

Over-the-counter drugs

Similar to the Advantage PDL, medications that have an over-the-counter alternative with the same active ingredient, often referred to as OTC equivalents, will not be covered on the Access PDL. These medications include brand-name drugs like Nexium, Nasacort AQ and Allegra. The OTC equivalents of these medications can be purchased at nearly any retail store for around \$15.