

find  ut more about

Prior Authorization Drugs

Managing drugs more effectively



Desjardins
Financial Security®

Cooperating in building the future



Critical or rare illnesses often require new drugs that can cost patients several thousands of dollars a year.

Your group insurance plan helps cover all or part of these costs.

However, for very expensive drugs or for drugs with a high potential for misuse, you may need to get **prior authorization (PA)** from Desjardins Financial Security (DFS) before you can be reimbursed as per your plan provisions.

It is always a good idea to talk to your doctor about any new prescriptions to find out about possible side effects, contraindications, costs, etc. Doctors are generally aware of which drugs might require prior authorization, and may be able to offer alternatives.

What is drug prior authorization?

To get a total or partial reimbursement for a drug that requires prior authorization, you must submit to DFS additional information on a form that both you and your doctor must complete.

PA from DFS helps ensure that the drug was prescribed for its intended purpose, and that it meets DFS's PA criteria. These are similar to the criteria used by provincial drug insurance plans. They also take into account drug uses approved by Health Canada and information from the manufacturers.

What are the advantages of having a drug prior authorization program?

It allows you to be reimbursed for drugs that could otherwise cost you thousands of dollars a year.

A drug prior authorization program favours the use of less expensive drugs with a proven track record, which helps keep your group insurance premiums from going up.

HOW DO I GET PRIOR AUTHORIZATION?

To be reimbursed for a PA drug, it needs to be pre-authorized by DFS. To obtain this prior authorization, follow these steps:

1. Make sure you have the name of the prescribed drug handy.

If you are enrolled in a provincial drug insurance plan, please submit your claim to this plan first since it may cover this drug. If your claim is refused by your provincial drug insurance plan, please send us a copy of the notice of refusal and the form completed by your physician so that we can analyze your file.

2. To access the forms, go to **dfs.ca**.

- From the menu on the right, choose **Forms**
- And **Other forms**
- Under **Find**, choose from the drop-down menus:
 - Group Insurance – Claims
 - Your province of residence
 - Prior Authorization Drugs
- Click on **Display forms**
- Under **Results** click on Prior Authorization Drugs
- Select the name of the drug you need from the list of prior authorization forms. Click on the name of the drug to bring up the appropriate form (in PDF) and then print the form.

Or

You may also contact our Customer Contact Centre and ask them for a copy of the appropriate form for your drug.

3. Complete the *Patient's Identification and Declaration and Authorization for the Collection of Personal Information* sections. The form must be signed by you and your dependent, if applicable.
4. Have your doctor complete and sign the *Physician Information and Drug subject to Prior Authorization* sections. Please note that you are responsible for paying any fees your doctor may charge to complete and sign this form or provide medical information.
5. Mail or fax the form to DFS using the information provided on the form.

All the information you provide will be kept strictly confidential.



How will I know that Desjardins Financial Security will reimburse my drug?

We will advise you in writing of our decision regarding your prior authorization. If necessary, we may also ask you for additional information in order to complete our analysis.

If we approve your request, the drug will be covered.

If we do not approve your request, the drug will not be covered by your plan and any claims for the drug will be denied.¹ In this situation, you may want to discuss alternative drugs with your doctor.

¹ When a PA request is denied it means that DFS refuses to reimburse the drug in question. It does not mean that we are questioning the doctor's opinion.

What do I have to do to get reimbursed?

SITUATION 1:

If you have your prior authorization before you go to the pharmacy

To be reimbursed, you can use your payment card at the pharmacy or mail in your original receipts. Eligible drugs must be dispensed by a pharmacist, or by a physician if there is no pharmacist. Eligible drugs must not be administered in a hospital setting.

SITUATION 2:

If you go to the pharmacy before you receive your prior authorization

If you use your payment card, your pharmacist will be notified that your drug requires prior authorization. You must then pay for the drug out of pocket or cancel the transaction. You can then go through the process of submitting an appropriate request for prior authorization to DFS.

If you pay for the drug out of pocket, you can still be reimbursed once your PA request has been approved. Don't forget to include your original receipts.

How long will it take to process my prior authorization request?

If your PA form has been correctly filled out, it will take up to five business days to process your request from the day it is received.

How long will the Desjardins Financial Security prior authorization last?

Your prior authorization request will be approved for the period indicated in the letter informing you of our decision.

During this period, you will not be required to provide additional information to be reimbursed for your drug.

At the end of the period, you must submit a new PA request. If you have a drug payment card, your pharmacist will be notified that the prior authorization will expire shortly.

Can the prior authorization drug list change?

Yes. The list is updated regularly on our website to reflect new drug information and changes in group insurance benefits.

DFS may also require prior authorization for a drug that a patient is already using regularly if the drug is placed on the PA list.




What can I do to have my prior authorization request processed as quickly as possible?

You can help speed things up by:

- Using the correct PA form, i.e. the one that applies to the drug you want to have pre-authorized.
- Correctly filling out all sections of the form and making sure all the required information is there.
- Clearly indicating all of your contact information.
- Making sure your form has all the required dates and signatures (yours, your dependent's, if applicable, and your doctor's).





If you have any questions about your insurance coverage, please refer to your group plan benefits booklet or contact your plan administrator.

You can also visit the DFS Secure Site for Plan Members at www.desjardinsgroupinsurance.com.

The **find**  **out** more about series
For effective use of your plan



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