

# Drug Insights:

## *Therapeutic Class Pricing (TCP)*

Learn how TCP works and how it may impact your drug claims



The CAEAS-ECAB benefits plan includes **Therapeutic Class Pricing (TCP)**, sometimes referred to as reference-based pricing, to help ensure its future sustainability. This means, your reimbursement for drugs within 5 different classes is based on a specific drug (the reference drug) within each class.

The table below outlines the therapeutic classes, conditions treated and reference drugs under the CAEAS-ECAB plan:

THERAPEUTIC CLASS	USED TO TREAT....	DRUG EXAMPLES	REFERENCE DRUG
<b>Angiotensin Converting Enzyme Inhibitors (ACEI)</b>	High blood pressure	Altace, Coversyl, Vasotec, Accupril, Mavik, Prinivil	<b>Ramipril</b> (generic of Altace)
<b>Angiotensin Receptor Blockers (ARB)</b>		Diovan, Avapro, Atacand, Micardis, Edarbi	<b>Telmisartan</b> (generic of Micardis)
<b>Calcium Channel Blockers (CCB)</b>		Norvasc, Plendil, Adalat	<b>Amlodipine</b> (generic of Norvasc)
<b>Proton Pump Inhibitors (PPI)</b>	Stomach acid/ulcers	Nexium, Dexilant, Losec, Prevacid, Pariet, Pantoloc, Rabeprazole	<b>Rabeprazole</b> (generic of Pariet)
<b>Statins</b>	High cholesterol	Crestor, Lipitor	<b>Rosuvastatin</b> (generic of Crestor)

## Why these classes?

Within each of these classes, there are many different drugs available for physicians to prescribe, all of which are equally safe and effective. The drugs work the same way in the body and are chemically very similar – for the vast majority of patients, the only difference is cost. A prescription for a Proton Pump Inhibitor (PPI), for example, means a physician has selected 1 of the 6 products listed above. That drug isn't the only one in the class that can treat that condition; it's just the one the physician has chosen.

The reference drug in each class is selected based on several factors, including clinical studies, safety data, utilization, approved indications, expert opinion and cost. If there is a much more cost-effective but equally safe medication available, that's where we want members to start.





## How TCP works

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For any drug to which TCP applies under the CAEAS-ECAB plan, you will be reimbursed up to the cost of the reference product. You will be responsible for covering any difference in cost out of pocket.

Let's say you're taking Losartan (the generic version of Cozaar) for high blood pressure, for example. Each dose costs \$0.31, but the price of the reference drug is \$0.22. In this case, you would be responsible for covering the cost difference (\$0.09 cents per dose) between the two drugs.

Sometimes, the cost differences are small. But in other cases (like Dexilant, which costs \$2.20 per dose), the difference per dose can be \$2 or more.

## Wondering how to maximize your reimbursement?

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Here are some helpful strategies....

**Talk to your doctor.** The drug your doctor prescribed may simply reflect his/her prescribing habits – it doesn't mean it's the only one that could work for your condition. If your doctor prescribes a drug that's *not* the reference drug in one of the TCP categories, explain that your benefits plan includes TCP and ask if it's possible to switch to the reference drug instead.

**Learn how to minimize your costs at the pharmacy.** See [Reducing Your Out-of-pocket Costs](#) for more information and helpful tips.

**Know the exception process and how it works.** There's often no clinical reason why a person can't take the reference drug. However, in certain special cases, a person will need to take a different drug for medical reasons.

If you find yourself in that situation, there is an **exception process** through Great-West Life. Your doctor must complete a [Request for Reference Drug Exception](#) form (available on the ONE-T website at [www.one-t.ca](http://www.one-t.ca)) and provide medical evidence of adverse reactions and/or drug interactions, demonstrating multiple treatment failures.

*If your request is approved, you will be reimbursed up to the cost of the drug prescribed. If your request is denied, you will be reimbursed based on the cost of the reference drug, per the CAEAS-ECAB plan provisions.*

Still have questions on TCP? Please contact Great-West Life at 1-866-800-8086 for details.