

## **BENEFICIARY FAQ'S**

### **How do I know if I am eligible for a program supported by OptumRx?**

VETERAN FAMILY MEMBER PROGRAMS (VFMP) determines program eligibility and provides that information to OptumRx on a daily basis. You can discuss eligibility criteria and restrictions with VETERAN FAMILY MEMBER PROGRAMS (VFMP) personnel by contacting them at 1-800-733-8387.

### **What is my co-payment/cost share when I use the OptumRx program?**

CHAMPVA has a 25% co-payment/cost-share for each filled prescription. In addition, beneficiaries are responsible for 100% of the prescription cost until an annual \$50 individual or \$100 family deductible is satisfied. Both medical and pharmacy claims apply to the deductibles. Two or more beneficiaries must meet their individual deductible for the family deductible to be considered met.

The Spina Bifida and Children of Women of Vietnam Veterans programs have no cost-share/co-payment or deductible.

### **Can I utilize the Meds by Mail program?**

There have not been any changes to the Meds by Mail program with the implementation of the OptumRx retail pharmacy benefit. As long as you do not have other health insurance (OHI) with prescription coverage, you can still utilize Meds by Mail. OptumRx does not process claims for Meds By Mail.

### **When do CHAMPVA deductible and catastrophic cap balances reset?**

CHAMPVA deductible and catastrophic cap balances are reset annually on January 1<sup>st</sup>.

### **Why are claims submitted last week not reflected in my deductible balance?**

OptumRx calculates deductible and catastrophic cap balances based upon daily information provided by VETERAN FAMILY MEMBER PROGRAMS (VFMP). It usually takes 8-10 days for a claim to be reflected in those balances. If VETERAN FAMILY MEMBER PROGRAMS (VFMP) determines that you have overpaid your co-payment, they will refund the overpayment.

### **If I have health insurance with a pharmacy benefit through my employer, can I utilize VETERAN FAMILY MEMBER PROGRAMS (VFMP) benefits managed by OptumRx?**

Yes. Beneficiaries who have an active health insurance plan that includes a pharmacy benefit are eligible to use the retail benefit administered by OptumRx. If you believe your Other Health Insurance information is incorrect, please contact VETERAN FAMILY MEMBER PROGRAMS (VFMP) Beneficiary Services at 1-800-733-8387.

### **I lost my OptumRx Pharmacy ID Card. Do I need to obtain a new ID Card?**

If your pharmacy already has a copy of the information on your OptumRx ID Card, they will not typically need it to obtain a refill. In an emergency or to obtain a replacement card, please contact the OptumRx Beneficiary Help Desk at 1-888-546-5502.

### **I've met my deductible so why does my co-payment vary from month to month?**

The 25% co-payment/cost-share is based upon an agreed upon cost established by VETERAN FAMILY MEMBER PROGRAMS (VFMP) and OptumRx when your pharmacy submits a claim. As the cost of the prescription increases or decreases, the percentage co-payment/cost-share will vary.

### **How do I submit a Letter of Medical Necessity to OptumRx?**

VETERAN FAMILY MEMBER PROGRAMS (VFMP) requires that some products be submitted for review for medical necessity prior to approval. If you have a prescription that requires this review you may have your physician write a letter of medical necessity and describe the treatment plan. This letter can be faxed to OptumRx at 1-866-342-0633. Once OptumRx receives this letter we will review the available information and advise your pharmacy of VETERAN FAMILY MEMBER PROGRAMS (VFMP)'s decision.

### **I've just received a letter indicating that VETERAN FAMILY MEMBER PROGRAMS (VFMP) denied my claim and I need to send a check to OptumRx. What happened?**

OptumRx pays your pharmacy for claims submitted on your behalf. OptumRx then submits the claims to VETERAN FAMILY MEMBER PROGRAMS (VFMP) for final approval. On occasion, VETERAN FAMILY MEMBER PROGRAMS (VFMP) will determine that either a product is not covered, or the beneficiary is no longer eligible for the program. You should mail the balance requested to the address indicated in the letter as that is the only way to resolve the balance.