

Brand-name prescription drugs at MIT Medical

Some questions and answers for members of the MIT Traditional and Flexible Health Plans, and the Student Extended Insurance Plan

Q: I tried to get my prescription for a brand-name medication filled at the MIT Pharmacy, but they said they have to give me the generic version. Why?

A: Unless a provider indicates “No substitution,” Massachusetts state law requires pharmacies to dispense the generic version of a brand-name medication when a therapeutically equivalent generic is available.

Until recently, patients could ask their provider to prescribe a brand-name medication, and the MIT Health Plans would cover it. However, as of March 1, 2009, the “No substitution” indication alone is not sufficient. For a brand-name medication to be covered by the MIT Health Plans, there must be a documented clinical reason for its use in the patient’s medical record. Patients with prescriptions from non-MIT providers must provide this documentation to MIT Medical.

Q: Why is this change being made?

A: MIT Medical is following both state law and its own cost-saving policies by declining to dispense brand-name prescription medications that have generic equivalents. Generic medications are much cheaper than the brand-name versions, so this helps us control premium costs. For example, it costs about \$103 for a 30-day supply of brand-name Prozac compared to \$35 for its generic equivalent. Previously, the MIT Health Plans covered both versions of the medicine equally without requiring documentation of medical necessity for the brand-name version.

Q: Are generic-equivalent prescription and over-the-counter alternatives as good as the brand-name versions?

A: Generic medications have to meet the same Food and Drug Administration (FDA) requirements as their brand-name counterparts for effectiveness. The FDA ensures that all generic medications have the same active ingredients, strength, and form (e.g., pill, liquid, injection) as their brand-name versions. The generic name of a medication is its chemical name or active ingredient; the brand name is simply the name a manufacturer gives it.

Inactive ingredients such as colorings and fillers, which differ between brand-name and generic medications, must also meet strict FDA standards. Rarely, a patient will have an adverse reaction to one of these inactive ingredients, which is medical justification for use of the brand-name version.



If you feel you need the brand-name version of a medication for any medical reason, discuss it with your health care provider, who can answer your questions about generic and over-the-counter medications.

Q: What must I do to get a brand-name medication covered by the MIT Health Plans?

A: The prescribing provider must insert clinical documentation of medical necessity in your electronic medical record. If you have an outside provider, you must provide MIT Medical with the portion of your medical record that explains why you need the brand-name medication. You can get a copy from your provider yourself, or you can have your provider fax it directly to your MIT Medical primary care provider and also to the MIT Pharmacy: 617-253-0202.

Q: Do I have to do this even if this is a refill rather than a new prescription?

A: Yes.

Q: Can I still get a brand-name prescription from the MIT Pharmacy if I want it?

A: Yes, but you'll have to pay the full retail price rather than your normal insurance copay amount.

Q: Will other brand-name prescription medications be withdrawn by the MIT Pharmacy in the future?

A: As health care costs continue to rise even during the recession, MIT Medical will implement cost-saving measures in areas that won't compromise patient care. This includes substituting generic and over-the-counter medications for brand-name drugs as they become available. You and your health care provider should work together to make sure your medications continue to meet your medical needs as new versions come on the market and the MIT Pharmacy updates its prescription medication offerings.

MIT Pharmacy

Monday–Thursday, 8:30 a.m. to 7 p.m.

Friday 8:30 a.m. to 5:30 p.m.

Phone: 617-253-1324

24-hour refills: 617-253-0202

Fax: 617-258-9360

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