

Understanding How Health Insurance Can Help Pay for Anti-Seizure Medicines



There is no “one size fits all” medicine for epilepsy. Each medicine has positives and negatives. Patients, families and doctors need to work together to find the right anti-seizure medicine.

Some health insurance companies may help pay for certain medicines but not others. Medicines approved by your insurance plan are cheaper. If your doctor feels that the health insurance company’s approved anti-seizure medicines are not the right fit for you, there may be other choices. Talk about your options with your doctor or nurse. It is important to know that health insurance plans often change their lists of approved medicines. Your doctor may not know what is currently on your health insurance’s approved list, so take time to review what medicines are on your approved list with the doctor who treats your epilepsy/seizures.

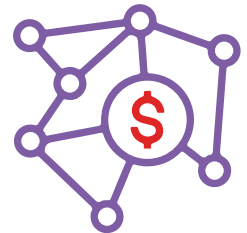
How do I know if my health insurance pays for the anti-seizure medicine I was prescribed for my epilepsy?

- Your health insurance company must give you your **Summary of Benefits and Coverage**. They can send this to you by paper mail or email.
- Look over the approved list of anti-seizure medicines on your insurance plan website.
- Call your health insurance company directly to find out what anti-seizure medicines are covered.



What should I do if my pharmacy says my health insurance plan no longer covers my anti-seizure medicine?

- Some health insurance companies give a one-time medicine refill. Ask your pharmacist to call your health insurance to ask for a one-time refill of your anti-seizure medicine. This will keep you safe until you can discuss the best options with your doctor.
- If a one-time refill is not possible, you have the right to follow your health insurance company’s medicine **exceptions process**. This means you can be prescribed anti-seizure medicine that is not covered by your insurance plan.
 - During the exceptions process, an insurance plan will sometimes give you approval to have a prescribed anti-seizure medicine while you wait for a final decision about anti-seizure medicine coverage to be made.
 - If you need help contacting your health insurance company directly to understand what the medicine exceptions process will be for you, **contact the Epilepsy Foundation 24/7 Helpline or your local Epilepsy Foundation for assistance**.



Can my doctor who treats my epilepsy/seizures help?

- Most of the time, to get anti-seizure medicine covered through the exceptions process, your doctor must call the health insurance company or write a letter. They should state the specific medicine prescribed to control your seizures is needed because:
 1. All of the anti-seizure medicines currently approved by your health insurance plan are not or will not be as effective at controlling seizures as the medicine your doctor wants you to take.
 2. Other anti-seizure medicines approved by your health insurance plan have caused or might place you at risk for harmful side effects, including seizures.



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CONTINUED

What do I do if my health insurance company denies my doctor's request for an exception?

If your health insurance company will not pay for your anti-seizure medicine, they must tell you why they have made this decision. You have the right to **appeal** the decision and have your request reviewed again. This new review may be done by the health insurance company or by someone outside of the company. Again, contact the Epilepsy Foundation 24/7 Helpline or your local Epilepsy Foundation if you need help.

My pharmacy told me I had to try a different anti-seizure medicine because of "Step Therapy" policies in my health insurance plan.

What is Step Therapy?

Step Therapy, also known as "fail first", is a process that requires someone who has been prescribed a medicine to try and fail at least one medicine that the health insurance company has approved before taking the medicine that was originally prescribed by their doctor.

Talk to your doctor/nurse and contact the Epilepsy Foundation's Helpline and Advocacy Team if you are having difficulty getting your anti-seizure medicine because of Step Therapy.

Step Therapy

The red tape between you and your meds.

WITH STEP THERAPY



Your insurance company requires you try other medications **before** the one prescribed **for** you.

WITHOUT STEP THERAPY



The **right** medication the first time.

Resources to Help You Access Your Anti-Seizure Medicine

- Epilepsy Foundation 24/7 Helpline: 1-800-332-1000
- Epilepsy Foundation Advocacy Team: <http://advocacy.epilepsy.com/>
- Local Epilepsy Foundation Offices: <https://www.epilepsy.com/affiliates>