



## **Be an Informed Consumer**

By Michelle Fitzwater, Client Services Representative  
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Several clients—all with similar situations—have contacted me recently about changes to their insurance benefits. It appears that some employers are choosing to limit the choice of providers for specialty medications such as factor. A letter is sent stating that on a certain date clients will no longer be allowed to utilize the HoG pharmacy for their hemophilia medications. Instead they must use another “specialty” pharmacy that is actually owned by their drug card company.

One father recently fought this change. He was told that this company was well versed in his son’s condition and had pharmacists dedicated to filling orders for these drugs. They also informed him that he could continue to use all the services that HoG provided his family; it was just his pharmacy that was changing. What he found when he called this company was that they did not understand hemophilia. They initially refused to tell him how much he would pay for the factor, and it took several days for his first order to finally arrive.

Large companies may not understand that you need more than someone simply shipping you medication. You need support through social workers, nurses, financial assistance, and your HTC. Without HoG, all of these services, as well as our activities and camp, would cease to exist.

What can you do? First understand the benefits provided by your insurance plan. Your employer decides which plan(s)—and which benefits within the plan(s)—to purchase for your company. Employers can choose from a wide variety of benefits and coverage, including what you will pay and what they will pay for each plan. Your employer also determines “plan design” which includes deductibles, coinsurance and/or co-payments as well as what is covered—for example, routine exams, hospitalization, diagnostic tests and prescription drugs. Each plan has a list of exclusions and limitations—things like experimental and investigational procedures, and cosmetic surgery.

Specialty pharmacies, like the one described above, are selling their plans to employers based on the idea that they can save the company money. Now you will need to be proactive. Make sure that your employer understands you or your child’s bleeding disorder. Let your employer know how Hemophilia of Georgia saves money and supports you and the entire bleeding disorder community. This will help them when they make the difficult decisions regarding your benefit plans each year.