

Coverage for preventive drugs for adults and children



Did you know certain drugs are available to you with no cost-sharing?

Your Independence Blue Cross (IBX) prescription drug benefits cover the following list of preventive care drugs with no cost-sharing, as required by the Affordable Care Act.

The drugs on this list include certain prescription and over-the-counter (OTC) products, including generics and those brands that do not have a generic equivalent or generic alternative. These drugs are eligible for coverage with no cost-sharing with a prescription when provided by an in-network retail or mail pharmacy.*

Use this list to talk with your provider about options that may be appropriate and available to you at no cost.

Adult \$0 preventive drugs

Getting preventive care and taking prescribed preventive medications can help you and your family stay healthier and lower your out-of-pocket medical costs.

- **Aspirin.**[†] For pregnant women after 12 weeks gestation who are at high risk for preeclampsia. Only aspirin 81 mg is covered.
- **Breast cancer chemoprevention.** For members ages 35 and older. Only tamoxifen 20 mg is covered.
- **Bowel preparation products.** For members ages 45 – 75. Includes generic prescription products and polyethylene glycol 3350 powder for solution indicated for colonoscopy prep.
- **Contraceptives.** Includes, but is not limited to, most oral, injectable, transdermal (e.g., Xulane[®]), diaphragms, cervical caps, intravaginal (e.g., etonogestrel ethinyl estradiol vaginal ring), condoms, and contraceptive film and jelly.

Note: Intrauterine devices (IUD) and implantable products are covered under the medical benefit.

To be eligible for no cost-sharing you'll need to:

- Get a prescription from your provider
- Fill the prescription at an in-network pharmacy
- Meet applicable age and other coverage requirements[‡]

- **Folic acid.**[†] For women planning for or capable of pregnancy. Limited to 0.4 – 0.8 mg of folic acid.
- **Statin preventive medication.** For adults ages 40 – 75 with no history of cardiovascular disease. Includes lovastatin 40 mg or less.
- **Tobacco interventions.** For adults who use tobacco products. Includes varenicline, bupropion HCL (generic Zyban[®]), and nicotine replacement products (i.e., nicotine gums, nicotine inhalers, and nicotine patches).

Prevention of human immunodeficiency virus (HIV) infection

- **Preexposure prophylaxis.** For persons with no history of HIV infection who are at high risk for HIV acquisition. Includes emtricitabine-tenofovir disoproxil fumarate 200-300 mg, tenofovir 300 mg, and Descovy[®] 200-25 mg.

Children's \$0 preventive drugs

- **Fluoride.**[†] For children ages six months to 16 years. Limited to strengths less than or equal to 0.5 mg (1.1 mg sodium fluoride). Does not include toothpastes or rinse.

Vaccines (Immunizations)*

To prevent certain illnesses in infants, children, and adults:

- **Influenza:** Afluria[®], Fluzone [Quad][®], Fluzone[®], Fluarix[®], Flumist[®], Flublok[®], Fluad[®], Flucelvax[®], Flulaval[®]
- **Pneumococcal:** Capvaxie[™]: no cost-sharing for members ages 19 and older. Cost sharing applies for members 18 years of age. Pneumovax 23[®], Prevnar 13[®], Prevnar 20[™], Vaxneuvance[™]: no cost sharing.
- **Shingrix[®]:** no cost-sharing for members ages 19 and older. Cost sharing applies for members 18 years of age.
- **RSV:** Arexvy[™] for members ages 60 and older. Cost sharing applies for members 50–59 years of age. Abrysvo[™] for members ages 60 and older or pregnant individuals at 32 through 36 weeks gestational age. Cost sharing applies for members 18–59 years of age. mRESVIA[®] for members ages 60 and older.

Questions?

Call the number on the back of your member ID card for more information.



Prevention matters

Getting preventive care and taking prescribed preventive medications can help you and your family stay healthier and lower your out-of-pocket medical costs.



What are generic drugs?

Generic drugs are prescription medications that have the same active ingredients, dosage amounts, strength, safety, and quality as brand-name prescription medications. Generics are as safe as their brand-name counterparts. Talk to your provider to see if generic drugs are right for you.

This document is a general overview of preventive drugs available under IBX health plans with no cost-sharing, in accordance with the Affordable Care Act. The medications on the preventive drug list are periodically reviewed by Independence and are subject to change in accordance with the requirements of the health care law. Preventive medications on this list will not be subject to any cost-sharing when you use an in-network pharmacy but will be subject to the terms and conditions of your benefits contract, including age and other coverage requirements. This list was developed based on Independence's interpretation of health care reform requirements. If the government releases additional guidance on preventive medications, this list may be revised accordingly.

Please see your member handbook and/or benefit booklet to determine if your plan includes coverage for in-network preventive services with no cost-sharing. If not, preventive drugs may be subject to a copayment, coinsurance, or deductible.

More information about recommended immunizations is available from the Centers for Disease Control and Prevention at cdc.gov/vaccines/schedules. Please refer to your plan materials to determine your plan's coverage for preventive services.

* Certain designated preventive medications will not be subject to any cost-sharing or deductibles but will be subject to the terms and conditions of your benefits contract, including age and other coverage requirements.

[†] Does not include combination products.

[‡] Visit the U.S. Preventive Services Task Force online at uspreventiveservicestaskforce.org for complete guidelines.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.

