Your health plan makes you try this cheaper medicine for three months first. Then they’ll cover the drug you need.

**Step Therapy**

Before a patient can receive a newly prescribed Rx:
- Patient must try & fail an Rx preferred by the health plan
- Cost savings to health plan

**Non-Medical Switching**

After patient becomes stable on an Rx:
- Health plan rules change, forcing patient off current Rx
- Cost savings to health plan

Your health plan increased the out-of-pocket.

I depend on this medicine, but I can’t afford that.