

THE ESSENTIAL FORMULARY OVERVIEW

FULLY INSURED



The Essential Formulary offers high-quality drug options that are Affordable Care Act (ACA) compliant and can offer additional premium savings. This offering helps combat rising drug costs by providing a five-tier design on a performance formulary. For fully insured clients, the Essential Formulary is available with the Limited NC network or Broad network.

Pharmacy networks

Both the Broad network¹ and Limited NC network offer access to some of the largest pharmacy chains, including Walgreens and CVS,² as well as thousands of independent pharmacies. The major difference between the Broad network and Limited NC network is there is no CVS access outside of North Carolina under the Limited NC network.

Performance formulary

To help control costs, some drugs may not be covered if therapeutically equivalent alternatives are available. For drugs that are not covered, lower-cost alternatives are available.

You can reference the most current formulary drug list any time by visiting [BlueCrossNC.com/Members/Find-Care](https://www.bluecrossnc.com/Members/Find-Care) and selecting your current plan.

Utilization Management³

In order to provide the right therapy options at the right time, all pharmacy formularies include Utilization Management programs. The Utilization Management programs for the Essential Formulary require the use of lower net-cost drugs to guide members toward the most affordable generic or brand-name drug available through either Prior Review, Step Therapy programs or Quantity Limits.

The Essential Formulary covers more than 1,200 drugs with 1,900 varying formulations, including:⁴

- 27% of drugs that require Prior Authorization (PA)
- 24% of drugs that have Quantity Limits
- 2% of drugs that require Step Therapy

Have questions?

Contact your dedicated Blue Cross and Blue Shield of North Carolina (Blue Cross NC) sales representative.

Blue Cross NC evaluates its prescription drug formularies periodically. The formularies and the copayments for certain prescription drugs are subject to change at any time.

Brand preferred products move from Tier 2 on a 4-Tier formulary to Tier 3 on a 5-Tier formulary.

1 The Broad network provides access to more than 68,000 chain and independent pharmacies.

2 On the Limited NC network, CVS locations outside of North Carolina are considered out-of-network. On the Broad network, all CVS locations are covered in-network.

3 The Blue Cross NC Utilization Management (UM) program works to ensure you get the care you need in the appropriate health care setting. Find details about our UM processes and how you can appeal a denied service at [BlueCrossNC.com/UMdetails](https://www.bluecrossnc.com/UMdetails).

4 This statistic was derived from a 2023 internal Blue Cross NC pharmacy department analysis of the "Blue Cross and Blue Shield of North Carolina Essential Formulary", August 2023 (Accessed October 2023).

Prime Therapeutics is an independent company that is solely responsible for providing pharmacy benefit management services. Prime Therapeutics does not offer Blue Cross or Blue Shield services.

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