

## MEDICATION COVERAGE

- Pharmacy coverage differs from medical coverage when it comes to medications. **Your insurance ultimately makes these decisions.**
- **Traditional pharmacy** is used for short term/less complicated conditions that a local pharmacist can educate you on. **Specialty pharmacies** tend to focus on high cost, high touch medications for patients with complex conditions.
- For some medications, typically those that are invasive in nature, an insurance payer will require that they be given in **a hospital outpatient clinic or in an inpatient setting.** Those will be billed through your medical benefit.




If you are receiving medications in a physician's office and they have the medication sent to their office from a specialty pharmacy through your pharmacy benefit, then the medication is billed through your pharmacy benefit and the office fees are billed to your medical insurance.

# NAVIGATING INSURANCE

## Different Coverages

### CONNECT WITH RESOURCES TO HELP GUIDE YOU THROUGH THIS JOURNEY

 <https://www.healthcare.gov>  
1-833-PTC-HOPE (1-833-782-4673)

In Spanish  
1-833-PTC-VIDA (1-833-782-8432)

 [patientengagement@ptcbio.com](mailto:patientengagement@ptcbio.com)



## MEDICAL COVERAGE

### Private Insurance

Plans by private companies that may be provided by an employer, or can be purchased on an individual basis

### Public Insurance

Plans provided by the government for low-income individuals or families, the elderly or others that qualify due to disabilities

## DURABLE MEDICAL EQUIPMENT (DME) COVERAGE



- There are **specific companies** you must work with to obtain DME
- Find out from your insurance provider what they cover for DME and **what co-pays you may be responsible for**
- DME provider should obtain **prior authorization** from insurance