



National Employer Initiative on Specialty Drugs

Employer Focused, Employer Driven



It Takes a Team

Managing a complex chronic health condition such as cancer, rheumatoid arthritis or multiple sclerosis is a daunting task, especially if the doctor prescribes a specialty drug (also called a biologic drug). Handling all that comes with this type of condition requires more than just you and your doctor. It takes a team!

What is a team? It is often defined as a group joined in a cooperative effort to achieve a common goal. If you or a family member is diagnosed with a complex health condition, it only makes sense to have a team that will work together with you to coordinate all aspects of your care to help you reach your goal – getting the best possible results from your prescribed treatment.

This means bringing together your family, friends and various health professionals – people with different skills and expertise – and using the many resources they have to offer. And don't forget about the resources and support available through your medical and pharmacy benefits.

Building your team

Where do you begin? First, realize that you are the most important member of your health team! You make decisions every day that impact your treatment outcomes. Are you taking your medicine as prescribed by your doctor? Are you sharing concerns with your doctor? Are you getting enough rest and making healthy food choices? Are you keeping your scheduled appointments with your doctor? In other words, are you in charge of your future or are you letting your illness take charge of you?

Next, consider the family and friends around you who want to help. Share your progress with them and create an ongoing list of things that they can do for you. This can go a long way in helping those who care make a difference in your life and theirs.

Now is the time to identify health professionals available to provide you with support. Here are a few you might have on your health team now:

Doctors: Diagnose your medical conditions, prescribe the appropriate medical and drug treatments, order tests to monitor your treatment outcomes, and refer you to other sources for help depending on your care needs. Some doctors supply and administer specialty drugs that must be given by a licensed health professional.

Case Managers: May work for your medical or pharmacy benefits plan, a retail or specialty pharmacy, a drug manufacturer or as an independent counselor (depending on your condition). They often serve as the “go to” person for coordinating your care among the various members of your team, and stay in touch with you to identify your needs throughout your treatment.

Nurses: May work with your doctor, your medical or pharmacy benefits plan, a pharmacist or other care provider to assist you with your treatment plan and help you deal with a variety of challenges, including drug-related issues. Some nurses are specially trained to care for people with conditions such as diabetes, cancers or rare diseases and are often referred to as disease management or care management nurses.

Employers: Provide medical and pharmacy benefits to assist employees in paying for and coordinating needed medical treatments. The employer’s share of the cost of care is typically much greater than that of the employee, especially when it comes to specialty drugs. Most employers use insurance companies to manage the terms of your plan’s coverage and process the medical claims from health care providers. Your employer reimburses the insurance company for the cost of the medical claims, less the amount owed by you (as the employee) or your covered family member.

Insurance Companies and Pharmacy Benefit Managers (PBMs): Oversee the coverage terms of your benefits plans and process claims for payments submitted by health care providers. They often provide call center representatives to answer questions about your benefits and connect you with internal or external resources to assist you with your care. In some cases, they may own a specialty pharmacy or have a contract with one that can distribute the drugs and supplies you need at a reduced cost and provide you with personalized assistance.

Specialty Pharmacies and Pharmacists: Manage the storage, shipping and distribution of specialty drugs and employ a wide range of clinical staff to help you understand and adhere to your treatment plan. They also monitor your condition and communicate with the doctor, case manager or nurse about needed changes to make sure you are getting the best possible treatment.

Retail Pharmacies: May be privately owned, part of a retail pharmacy chain or located in retail stores or supermarket chains. Retail pharmacies may also supply specialty drugs. Check your pharmacy benefit plan to make sure that you follow the specific guidelines for where to access specialty drugs for the lowest cost. Contact the pharmacy benefit phone number on the back of your ID card if you have questions.

Take the time to explore all of the resources and support available to you through your medical and pharmacy benefits, and be open to the help and support of those around you. Having the right team in place can give you the peace of mind that comes with knowing you are using all of the resources available for the best health outcome.