

Effective Date	11/15/2	2024
Coverage Police	y Number1	1603

Step Therapy Individual and Family Plan

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INSTRUCTIONS FOR USE

The following Coverage Policy applies to health benefit plans administered by Cigna Companies. Certain Cigna Companies and/or lines of business only provide utilization review services to clients and do not make coverage determinations. References to standard benefit plan language and coverage determinations do not apply to those clients. Coverage Policies are intended to provide guidance in interpreting certain standard benefit plans administered by Cigna Companies. Please note, the terms of a customer's particular benefit plan document [Group Service Agreement, Evidence of Coverage, Certificate of Coverage, Summary Plan Description (SPD) or similar plan document] may differ significantly from the standard benefit plans upon which these Coverage Policies are based. For example, a customer's benefit plan document may contain a specific exclusion related to a topic addressed in a Coverage Policy. In the event of a conflict, a customer's benefit plan document always supersedes the information in the Coverage Policies. In the absence of a controlling federal or state coverage mandate, benefits are ultimately determined by the terms of the applicable benefit plan document. Coverage determinations in each specific instance require consideration of 1) the terms of the applicable benefit plan document in effect on the date of service; 2) any applicable laws/regulations; 3) any relevant collateral source materials including Coverage Policies and; 4) the specific facts of the particular situation. Coverage Policies relate exclusively to the administration of health benefit plans. Coverage Policies are not recommendations for treatment and should never be used as treatment guidelines. In certain markets, delegated vendor guidelines may be used to support medical necessity and other coverage determinations.

Coverage Policy

Individual and Family Plans have a Prescription Drug List that subjects certain brand name drugs to step therapy requiring medical necessity review.

Cigna approves coverage for these brand name drugs as medically necessary when there is a documented failure, inadequate response, contraindication per FDA label, or intolerance to the number of Step 1 and/or Step 2 drugs or as otherwise specified in the table below:

Step Therapy (ST) definitions:

- **Step 1 Medications –** these medications do not require Step Therapy, are automatically covered and do not require prior authorization.
- **Step 2 Medications** are usually brand name medications. These medications require Step Therapy. If the physician determines the treatment plan should begin with a Step 2 medication, a request for authorization will need to be submitted and approved.
- **Step 3 Medications –** are usually brand name medications. These medications require Step Therapy. If the physician determines the treatment plan should begin with a Step 3 medication, a request for authorization will need to be submitted and approved.

Receipt of sample product does not satisfy any criteria requirements for coverage.

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Medical Necessity Criteria

Coverage criteria are listed for products in below table:

Atypical Antipsychotic An exception to the criteria will be provided when an individual is not a candidate for (for example, stabilized condition where therapeutic interchange is inappropriate) the step therapy requirements set forth below. (Note: receipt of samples does not satisfy criteria requirements for coverage)				
Requires one Step 1 before Step 2				
Step 1	Step 2			
Aripiprazole Clozapine/ODT Olanzapine/ODT Paliperidone Quetiapine Risperidone/ODT Ziprasidone	Fanapt® – effective until 12/31/2024 Vraylar®			
Hypnotic Requires one Step 1 before Step 2				
Step 1	Step 2			
Eszopiclone Doxepin Ramelteon Zaleplon Zolpidem ER	Belsomra [®]			

Inhaled Corticosteroid (single entity)				
Requires one Step 1 before Step 2				
Step 1	Step 2			
Alvesco [®]	Asmanex [®]			
Arnuity [™] Ellipta [®]	Asmanex® HFA			
Flovent® Diskus				
effective until				
12/31/2024				
Flovent® HFA –				
effective until				
12/31/2024				
Qvar [®]				
EFFECTIVE UN				
Insulin, lo				
Requires one Ste	p 1 before Step 2			
Basaglar [®]	Levemir [®]			
Insulin, sh	ort-acting			
Requires one Ste	p 1 before Step 2			
Step 1	Step 2			
Humalog® Cartridge, Kwikpen	Apidra [®]			
Humalog® Vial– effective until	Apidra [®] Solostar			
12/31/2024	Novolog® Cartridge, Flexpen, Vial			
Humalog [®] 50-50 Kwikpen, Vial	Novolog® Mix 70-30 Flexpen, Vial			
Humalog® 75-25 Kwikpen, Vial				
Insulin Lispro Vial – effective				
1/1/2025				
Long Acting Anticholinergic(COPD)				
Requires one Ste	p 1 before Step 2			

Step 1	Step 2			
Incruse® Ellipta®	Tudorza® Pressair®			
illoruse Ellipia	Tuuotza Fiessaii			
Long Acting Beta Agonist Requires one Step 1 before Step 2				
Step 1	Step 2			
EFFECTIVE UNTIL 12/31/2024				
Serevent® Diskus®	Arcapta™ Neohaler™			
Colovelle Blokdo	Striverdi [®] Respimat [®]			
EFFECTIVE				
Striverdi®	Arcapta [™] Neohaler [™]			
Respimat®	Serevent® Diskus®			
Nasal St				
Requires three Ste				
Step 1	Step 2			
Flunisolide	Beconase AQ®			
Fluticasone	Zetonna®			
Mometasone	Zetorina			
	L. L. (OAD)			
Over Active B	· · · · · ·			
Requires three Ste				
Step 1	Step 2			
Darifenacin ER	Myrbetriq [®]			
Fesoterodine				
Flavoxate				
mirabegron ER (generic for Myrbetriq) – effective				
1/1/2025				
Oxybutynin/ER				
Solifenacin				
Tolterodine/ER				
Trospium/ER				
Selective serotonin reuptake inhibitor (SSRI), Selective serotonin reuptake inhibitor (SSRI),				
(SSN	•			
An exception to the criteria will be provided when an individual is not a interchange is inappropriate) the step therapy requirements set forth be				
requirements for coverage)	orow. (Note: receipt or earnpres does not eathery enterta			
Requires three Ste	p 1 before Step 2			
Step 1	Step 2			
Bupropion/XL/SR	Fetzima®			
Citalopram	ι στειπια			
Desvenlafaxine/ER				
Duloxetine				
Escitalopram				
Fluoxetine				
Fluvoxamine/ER				
Mirtazapine/ODT				
Paroxetine				
Sertraline				
Venlafaxine/ER				
Vilazodone				

Selective serotonin reuptake inhibitor (SSRI), Selective Serotonin-norepinephrine reuptake inhibitor (SSNRI)

An exception to the criteria will be provided when an individual is not a candidate for (for example, stabilized condition where therapeutic interchange is inappropriate) the step therapy requirements set forth below. (Note: receipt of samples does not satisfy criteria requirements for coverage)

Requires one Step 1 before Step 2

Step 1	Step 2
Bupropion/XL/SR Citalopram Desvenlafaxine/ER Duloxetine Escitalopram Fluoxetine Fluvoxamine/ER	Trintellix [®]
Mirtazapine/ODT Paroxetine Sertraline Venlafaxine/ER Vilazodone	

When coverage is available and medically necessary, the dosage, frequency, duration of therapy, and site of care should be reasonable, clinically appropriate, and supported by evidence-based literature and adjusted based upon severity, alternative available treatments, and previous response to therapy.

Background

Step Therapy is a prior authorization program that encourages the use of less costly yet effective medications before more costly medications are approved for coverage. Health care providers may be able to choose from several different safe and effective prescription medications to treat an individual's condition. Cost is often the biggest difference. Generic medications – which have the same quality, strength, purity and stability as brand name medications – typically cost less, while brand name medications are usually the most expensive.

Step Therapy medications are grouped into two "steps." Though the Step Therapy requirements vary by condition, in general, an individual is required to try at least one Step 1 medication before a Step 2 medication is eligible for coverage without prior authorization.

Drugs included in the Step Therapy program are considered therapeutic alternatives to each other for their respective step therapy group. Therapeutic alternatives (drug protocols with different chemical structures that are the same therapeutic or pharmacological class, and usually can be expected to have similar outcomes and adverse reaction profiles when administered in therapeutically equivalent doses) are determined from FDA approved product information and pharmaceutical compendia sources. Exceptions for indications or uses are noted in the respective clinical criteria above and by specific FDA-approved indication in the table below.

References

- 1. McEvoy GK, ed. AHFS Drug Information. Bethesda, MD: American Society of Health-Systems Pharmacists, Inc.
- 2. U.S. Food and Drug Administration. Drugs@FDA. U.S. Department of Health & Human Services: http://www.accessdata.fda.gov/scripts/cder/drugsatfda/.

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