

TRICARE PHARMACY PROGRAM CHANGES

Starting this spring, more than 400,000 military retirees and senior dependents in the Tricare for Life program will owe the full amount for certain prescription refills if they use a retail pharmacy rather than a military pharmacy or a mail service.

The change, part of a pilot program created by Congress, is meant to help control the cost of military health care and in its first year, is expected to cut \$120 million from the \$3.3 billion that the U.S. Department of Defense pays annually for Tricare For Life pharmacy needs.

The government insurance serves about 2 million military retirees and their dependents over 65, supplementing Medicare. Tricare for Life accounts for nearly half of the \$7.1 billion that the Defense Department spends each year on its pharmacy program.

The pilot includes more than 400 medications -- mostly brand-name -- for chronic conditions, such as high blood pressure, diabetes and asthma. Prescriptions for pain relievers, antibiotics and other medicines for acute conditions aren't affected.

With the program, members can fill eligible prescriptions three times at a retail outlet, usually a 30-day supply for a \$17 copayment. Then, if they don't switch, they're responsible for the drug's entire cost for subsequent refills, charges that quickly could climb into hundreds of dollars.

If they do switch, they'll owe \$13 for each 90-day supply through the Express Scripts mail service or nothing when they use a base pharmacy.

After a year, members can opt out of the pilot and return to paying \$17 for a 30-day supply for their retail refills. Nine out of 10 people who switch to the home delivery program decide to stick with it, according to Tricare.

Tricare for Life will grant waivers on a case-by-case basis due to "personal need or hardship, emergency, or other special circumstance."

Beyond savings and convenience, Tricare officials said the move to mail delivery can help patients adhere more closely to their drug regimens by requiring less effort to get their prescriptions refilled.

That compliance can keep patients healthier, an obvious plus for them. It also can save insurance plans the expense of hospitalizations or other medical care, said health economics consultant M. Christopher Roebuck.

But brick-and-mortar pharmacies say it takes more than access to ensure that patients take their medicines correctly.

"A lot of people, they have medications that they just don't take," said John Norton, a spokesman for the National Community Pharmacists Association. "Or they have medication and they start to feel better, and they don't take it to its conclusion."

Some -- including members of the U.S. House of Representatives -- have expressed concern about over-reliance on mail delivery for pharmaceuticals.

In a March 31 letter to the Pentagon, nine congressmen, including North Carolina Republican Walter Jones, stressed the value of in-person counseling from community pharmacists.

Though the pilot program offers around-the-clock phone access to pharmacists, they said that might not be enough.

"We urge Tricare to allow patients who prefer to utilize their local community pharmacist as opposed to a telephone hotline to do so," they wrote.

Tricare for Life members in South Hampton Roads offered mixed opinions about the pharmaceutical mail service.

Jerry Walton, 69, said he hadn't wanted to switch, and he remains apprehensive about the potential impact of inclement weather.

"A 100 degree day, what's the temperature in a metallic mailbox and what's the status of the drugs after eight hours in that?" the Virginia Beach resident said. "Maybe they're fine, maybe not, maybe it depends on the drug."

Doris Plock tried mail delivery last year after surgery made it difficult for her to get around. She was surprised to discover a new \$15 charge for insulin she'd been getting for free and unhappy that her doctor was required to undergo a complicated verification process for a medicine she'd been taking for years.

After she recovered, she abandoned the mail order program for the military pharmacy at Sewells Point Branch Medical Clinic.

"If something like that happened again, I guess I would have to go back to it," Plock, 69, of Virginia Beach, said, "not that I would want to, but I would have to."