

# Prior Authorization

## Your Frequently Asked Questions



### Q: WHAT IS PRIOR AUTHORIZATION?

A: Under prior authorization, Sun Life must pre-approve coverage for certain drug therapies based on medical criteria.

### Q: WHY IS PRIOR AUTHORIZATION IMPORTANT?

A: Prior authorization ensures that specialty drugs are covered when they are most needed. You and your doctor still have all of the choices in treatments, while managing costs and keeping your health plan viable for the long term.

### Q: WHICH DRUGS ARE AFFECTED?

A: Some, but not all, drugs used to treat the following conditions require prior authorization:

- Asthma
- Cancer (drugs administered orally)
- Hepatitis
- Lupus
- Multiple sclerosis
- Muscle-nerve disorder
- Osteoporosis
- Pulmonary arterial hypertension
- Rare diseases

A category of drugs called **biologics** also needs prior authorization. Biologics are used to treat conditions such as:

- Rheumatoid arthritis
- Crohn's disease
- Psoriatic arthritis
- Ankylosing spondylitis
- Plaque psoriasis



You can find a list of the drugs and forms by going to [mysunlife.ca/priorauthorization](https://mysunlife.ca/priorauthorization).

### Q: HOW DOES PRIOR AUTHORIZATION WORK?

A: For several conditions listed above, if coverage for the drug your doctor recommends needs prior authorization, you need to send Sun Life a completed prior authorization form before filling your prescription.

#### **For biologics:**

For some categories of biologic drugs, there is a preferred drug. The preferred drug is selected based on expert opinion concerning factors like safety, cost and efficacy. You need to try the preferred drug before you can apply for reimbursement for another drug in that category, unless you are not able to take the preferred drug because of a pre-existing condition.

If this preferred drug does not improve your condition, you and your doctor can submit a prior authorization form to use a different drug that your doctor recommends for you.

## Q: WILL THIS AFFECT THE QUALITY OF MY HEALTH CARE?

A: Prior authorization aims to reimburse you for the right treatment for you, taking into account the safety, cost and efficacy of the drug while managing the overall drug plan costs for both you and your employer.

## Q: WHAT IF I'M ALREADY TAKING ONE OF THE IMPACTED DRUGS?

A: If your plan sponsor chose the “grandfathering” option and you are taking one of the drugs included in the prior authorization program in the 120 days before the program begins, you don't need to apply for approval.

## Q: WILL THIS LIMIT MY PRESCRIPTION DRUG OPTIONS?

A: No. You still have a choice of which prescription drugs you want to take for your condition.

## Q: CANCER TREATMENT IS ON THE LIST OF DRUGS IMPACTED. WOULDN'T A DELAY IN RECEIVING THESE DRUGS BE DANGEROUS?

A: Prior authorization for drugs used in treating cancer applies only in cases where the disease is stabilized by treatment and where the drugs aren't being administered in a hospital.

## Q: WHERE DO I FIND A PRIOR AUTHORIZATION FORM?

A: You can find a list of the drugs and forms by going to [mysunlife.ca/priorauthorization](https://mysunlife.ca/priorauthorization).

## Q: DOES MY PLAN COVER THE COST TO VISIT MY DOCTOR TO HAVE THE PRIOR AUTHORIZATION FORM COMPLETED?

A: No, it doesn't. However, you may be able to claim this cost through your Health Spending Account (HSA) if you have one through this or any other plan under which you are covered. You may also take the time to speak to your doctor about prior authorization and have any forms completed during your visit, if required.

## Q: IF I'M APPROVED FOR A DRUG, DO I HAVE TO SUBMIT A FORM EVERY TIME I NEED THE PRESCRIPTION RENEWED?

A: Once you are approved, you are approved indefinitely at this time. You do not have to re-submit a form each time.

## Q: IF I'M NOT APPROVED FOR A DRUG, CAN I STILL TAKE THE DRUG MY DOCTOR RECOMMENDS?

A: If the request is not approved, you can still use the drug your doctor has recommended, but it will not be reimbursed by your drug plan.

## Q: HOW WILL I KNOW IF I HAVE TO APPLY FOR PRIOR AUTHORIZATION?

A: If you have one of the conditions listed above, you may wish to review the prior authorization drug list by going to [mysunlife.ca/priorauthorization](https://mysunlife.ca/priorauthorization).

If you are not aware of the drugs that require approval and you take a prescription to the pharmacy for one of these drugs, the pharmacist will advise you if the drug needs prior authorization. You may purchase the drug at that time and pay for it or you can complete the Sun Life form and request approval before purchasing it.

## Q: HOW DO I APPLY FOR PRIOR AUTHORIZATION?

A: If you are prescribed a drug that requires you to apply for prior authorization, you and your doctor should complete and submit a prior authorization form to Sun Life.

**Q: WILL I HAVE TO APPLY FOR PRIOR AUTHORIZATION FOR EVERY PRESCRIPTION I WANT TO BE REIMBURSED FOR?**

A: Prior authorization applies to a limited number of drugs, not every prescription you and/or your dependents may need. Also, not every drug for the conditions named above is impacted. Once you are approved for a prior authorization drug, you are approved indefinitely at this time. You do not have to re-submit a form each time.

**Q: WHO REVIEWS MY PRIOR AUTHORIZATION FORM?**

A: Sun Life reviews the prior authorization forms.

**Q: HOW LONG WILL THE REVIEW TAKE?**

A: Provided that we have all of your information, Sun Life will review your request within five business days, and let you know in writing if you are approved.

**Q: HOW DO YOU SELECT THE DRUGS AND CATEGORIES THAT ARE AFFECTED, AND CHOOSE THE PREFERRED DRUGS?**

A: TELUS Health evaluates prescription drugs for safety, cost and efficacy and determines which categories should have prior authorization. Within the prior authorization categories, some have preferred drugs based on cost-effectiveness evaluations. Preferred drugs are ones that maximize outcomes at the most reasonable cost.

**Q: HOW WAS THE PRIOR AUTHORIZATION PROGRAM DEVELOPED?**

A: In addition to working with TELUS Health, Sun Life collaborates with expert organizations to develop and maintain the prior authorization program. For example, Carepath, a leading organization focused on patient outcomes in cancer care, reviewed the oral Oncology product category. The Rheumatoid Arthritis category was developed in ongoing consultation with the Ontario Rheumatology Association and the Canadian Rheumatology Associations.

**Q: WILL THE LIST OF DRUGS THAT REQUIRE PRIOR AUTHORIZATION CHANGE?**

A: Yes. TELUS Health reviews the list as new drugs become available. They also review the list regularly to see if any drugs should be removed from the list.



## Questions?

If you have any questions, please contact the Sun Life Customer Care Centre at 1-800-361-6212.

Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies.

GB10105-E-05-14 mc-mp-an