



# Help your members afford their medication and stay on track



If a medication is too expensive, members may abandon their treatment plan. U.S. drug spend is expected to reach \$380-400 billion by 2025.\*

A significant portion of that spend goes toward unnecessary costs associated with patients not taking their medications.

The **Optum Rx High Deductible Health Plan Preventive Medication List** makes it easy for consumers to stay on track with their treatment plan by making qualifying medications more affordable.

## Here's how it works

The Internal Revenue Service (IRS) health savings account (HSA) rules do not provide a specific list of medications considered for preventive care. While the IRS also does not require HSA-eligible high deductible health plans (HDHPs) to cover any preventive items/services on a pre-deductible basis, plans that choose to do so are subject to the [IRS' HSA rules](#).

## What is a high deductible health plan?

An HDHP is a health plan that satisfies certain requirements with respect to minimum deductibles and maximum out-of-pocket expenses. An HSA-eligible HDHP may bypass the plan's annual deductible for preventive medications, as permitted by IRS HSA rules.

## Focusing on safety with rigorous review

This list is maintained using expert opinions from the Optum Rx Clinical Services and Regulatory Affairs departments and by independent insights and reviews from the Pharmacy & Therapeutics Committee, external clinical consultants and other clinical resources.

Medication categories on the High Deductible Health Plan Preventive Medication List include:

Medication categories	Examples
Cancer	Breast cancer
Cardiovascular/ Heart disease	Anti-anginal agents Anticoagulants Antiplatelets Blood pressure monitors Cardiac glycosides Cholesterol-lowering agents High blood pressure
Central nervous system	Antipsychotics Select antidepressants Smoking deterrents
Diabetes	Insulin Non-insulin Glucometer and supplies (test strips and lancets)
Gastrointestinal	Acid suppression (ulcer) Bowel preparations
HIV/AIDS	HIV/AIDS medications
Musculoskeletal	Osteoporosis
Respiratory	Asthma/Chronic Obstructive Pulmonary Disease (COPD) Peak flow meters
Transplant	Anti-rejection
Vitamins and electrolytes	Pediatric vitamins with fluoride Prenatal vitamins
Women's health	Birth control Estrogens



### Help make qualifying medications more affordable

For more information:

- Contact your Optum Rx representative
- [optumrx@optum.com](mailto:optumrx@optum.com)
- [optum.com/optumrx](https://optum.com/optumrx)

### About Optum Rx

Optum Rx is a pharmacy care services company helping clients and more than 60 million members achieve better health outcomes and lower overall costs through innovative prescription drug benefits services.



\* IQVIA Institute for Human Data Science. The Use of Medicines in the U.S. Spending and Usage Trends and Outlook to 2025. [iqvia.com/insights/the-iqvia-institute/reports/the-use-of-medicines-in-the-us](https://iqvia.com/insights/the-iqvia-institute/reports/the-use-of-medicines-in-the-us). Published May 2021. Accessed April 5, 2022.

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