

## WHAT DIFFERENTIATES WORKERS' COMPENSATION PHARMACY CARE FROM COMMERCIAL HEALTH?

Workers' Compensation Pharmacy Care returns the injured or ill worker to pre-injury status as quickly as possible by providing access to the correct medications at the right time. Other major differences between services in workers' compensation and commercial health occur in these areas:

- An injured or ill worker has **no out-of-pocket expenses** (no co-pays, deductibles or cost-sharing).
- Workers' Compensation Pharmacy Benefit Managers (WCPBMs) are **subject to existing workers' compensation state law** including treatment and prior authorization guidelines, drug formularies, generic mandates and fee schedules.
- The injured or ill worker is entitled to **any and all medically necessary medications** as prescribed by a physician.
- The practice of changing, directing or substituting pharmacy therapies/medications for financial incentives is **prohibited in workers' compensation**.

**Workers' compensation pharmacy claims represent LESS THAN 1% OF ALL retail pharmacy business.<sup>1</sup>**

## WHAT IS THE VALUE A WCPBM BRINGS



### INJURED OR ILL WORKER

- Ensures medications are appropriate for the diagnosis while monitoring for potential medication interactions.
- Flag high-risk or addictive medication usage early to alert prescribing physicians on the potential risk to the injured or ill worker.
- Offers utilization of retail and home delivery pharmacy network options to ensure convenient access.
- Guarantees no out-of-pocket expenses (no co-pays, deductibles or cost-sharing).



### EMPLOYER

- Decreases overall pharmacy spend through improved medication management and oversight.
- Provides clinical oversight, specifically early detection and communication regarding opioid usage or other trends allowing employers to address situations before they become problematic.
- Improves medication safety and delivery of the best care at the appropriate time.
- Works in conjunction with pharmacists, treating physicians, and the employer to maximize proper care and ensure the injured or ill worker gets back to pre-injury status as quickly as possible.



### PHARMACIST

- Simplifies the administrative burden and offers an efficient pharmacy process to navigate the complexity of workers' compensation claims.
- Ensures compliance with state specific requirements including prompt payment.
- Provides point of sale authorization of appropriate claim-related medications.
- Offers built-in medication compliance tools to alert pharmacists to potential fraud, waste and abuse.

Workers' compensation pharmacy care has different goals, outcome measurements and governance structures compared to commercial health. These key differences must be considered during the development of any healthcare related policy to avoid harmful consequences to the injured or ill worker. We encourage you to continue the conversation with AAPAN to ensure future policy doesn't add complexity to an already highly regulated workers' compensation system. Contact AAPAN today at [aapan.org](http://aapan.org) or [aseiler@aapan.org](mailto:aseiler@aapan.org) or more information.



1. <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/NationalHealthAccountsHistorical>