# What is your health plan’s step therapy protocol?

Now that you are familiar with the concept of step therapy, you can put this knowledge into practice by learning about your health plan’s step therapy protocol, if there is one. If you do not have insurance, you can [go to healthcare.gov](https://www.healthcare.gov/see-plans/#/) to find a plan to use – just enter your zip code and skip the other questions.

# Where to look

Health plans have a “**formulary**” that outlines which drugs are covered. The formulary also provides information about which drugs are preferred (often through “tiers”) and the restrictions on accessing a covered drug. Step therapy is one of these restrictions that is sometimes indicated on the formulary.

1. Locate your drug plan’s formulary
2. Check if the formulary mentions step therapy
   1. Search using Ctrl+F and searching “step therapy” “step-therapy” or “ST”
   2. Read the introductory text. This section of the formulary explains how to use the document as well as definitions of terms such as step therapy.
3. If the formulary mentions step therapy, take note of how it is defined and continue through this numbered list. If step therapy isn’t mentioned, jump down to the next section.

**Step therapy definition:** [fill in your health plan’s definition]

1. Check if step therapy is used for any of your treatments. Most formularies are organized by drug type, so it might be easiest to search using Ctrl+F for your treatment’s names. If you don’t take any treatments, try looking up “psoriasis”, “psoriatic arthritis”, or “inflammatory” to see if any drugs in these sections are subject to step therapy.

**What did you find?** [take notes about your findings]

1. Are you able to tell what steps are required for drugs subject to step therapy from the formulary? If not, try checking out other plan documents described below.

# What to do if step therapy is not mentioned in the formulary

Lack of transparency is one reason NPF is advocating for step therapy reform. Therefore, you might have trouble finding information about how your health plan handles step therapy. This guide provides suggestions about different places to look for information, because not all plans

There could be a few reasons the formulary does not mention step therapy: the health plan does not have step therapy, the health plan has step therapy in practice but does not call it by name (sometimes, step therapy practices fall under prior authorization requirements), or the health plan uses step therapy but does not denote it on the formulary.

Other places to check for step therapy:

1. Your health plan’s website. Try searching “step therapy” and see what you can find.
2. Prior authorization protocols or forms. Sometimes, prior authorization forms outline drugs a patient needs to try before the prior authorization is approved; in other words, step therapy.

**Notes about step therapy:** [take notes about the information you find about step therapy for your health plan or the lack of information by noting where you looked]