

Dr. Tran will no longer participate in doing Prior Authorization for generic medications, effective January 2018.

Dr. Tran is a Board Certified Psychiatrist and has an unrestricted license to practice medicine in the State of Oregon. Therefore, all of Dr. Tran's prescriptions are valid.

In recent years, the process of Medication Prior Authorization (PA) has been corrupted by insurances and pharmaceutical benefit managers (PBMs) to delay or deny coverage for payments of patient's medications. Most insurance companies have farmed out their pharmaceutical management to a third-party or PBM due to PBM's promises for improving and reducing health care cost; the PBMs become the "middleman" between the insurance companies, the pharmaceutical industry, the doctors, and the patients. This middleman position, operated in a non-transparent way, has given PBMs significant power to abuse and exploit for profits. In 2015, the three largest PBMs (Express Scripts, CVS Health, and United Health/OptumRx/Catamaran) controlled 80% of the market; most, if not, all of them have been sued by insurance companies that hired them in the first place.

PA has become a financial tool, disguising as a quality or medical necessity tool, for the benefits of the insurances or PBMs as neither of them is licensed to make clinical decisions about individual health care. The patient's or his/her employer's contractual agreement with the insurance company will override any medical justification; i.e., if the contract does not cover a particular medication or quantity, then it will not be covered, even if it means life or death. The term medical necessity has been misused to refer to contractual agreement or profitability than to the patient's medical well-being.

The request for medication Prior Authorization has added intolerable burden to the practice of medicine and has been a major source of burnt-out for physicians. It is simply wrong for physicians to spend more time doing PA than to see patients. Prior Authorization should be reserved for uncommon, expensive, or brand name medications or interventions. It is moronic for PBMs to make policy which creates barriers to common, necessary, and cost-effective day-to-day interventions. It is arrogant and exploitive for PBMs to place undue demands on the good will of doctors to perform mindless and repetitive PA that does not improve quality of care and to do so without any reimbursement. It is also unethical for PBMs to hold the patient's needed medications hostage annually, years after years, even if the patient has been doing well and has been on the same generic and cost-effective medication for many years and to do so without any regard for the potential serious harms due to abrupt interruption.

To allow for more time with patient's care and to act in professional manner, Dr. Tran's office, therefore, will no longer be doing any Medication Prior Authorization for day-to-day generic medications; especially those that do not serve to improve quality of care or for purpose of diverting money away from health care and into the pockets of PBMs. The medical profession has been exploited to be an enabler by unscrupulous organizations pretending to improve health care for too long.

If the medication has been denied for payment, then the following options are available to consider:

- 1) File a complaint with the employer for lack of coverage, or file a complaint with the PBM/insurance company for the formulary exclusion, file a complaint with the Insurance Division, or file an individual appeal to overturn the denial.
- 2) Pay for the medication out-of-pocket.
- 3) Gather information about what is available and covered by the individual's health plan and set up an appointment with Dr. Tran to go over alternative options and prescriptions. Dr. Tran will not make any major medication change over the phone; an appointment is necessary.

Please contact Dr. Tran's office for any question about the office's Medication Prior Authorization policy. Please contact your employer, health plan and PBM for question about your contract, policy, and benefits.