



## *Suggestions and Resources*

1. Don't call the insurance company. You will often receive misinformation and there is no documentation.
2. Refer to the prescription section of your benefits manual (hard copy or online), and/or submit a claim form. This creates a trail of legitimate documentation.
3. Don't give up if your claim is denied. Erroneous rejections are common. Compare the reason(s) to your benefits manual. If the reasons cannot be explicitly referenced in your manual, they are likely invalid. Whether on purpose or by mistake, this is a common occurrence.
4. Using the information on this webpage, you can write a letter to challenge their rejection.
5. If this fails, the insurer will have an appeals process. Continue this process with documentation.
6. If you still do not have a favorable outcome, reach out to:
  - a. Your human resources department
  - b. ERISA regulations
  - c. The insurance commissioner for your state

All of these agencies are working to protect patient rights and prevent unscrupulous insurance practices. In addition, our Insurance Advisor may be able to help.

## ***Additional Important Information***

- Compounded medications are still prescriptions.
- A compounded medication is NOT a generic drug, a brand-name drug or an investigational drug.
- Compounded medications do NOT require FDA-approval.
- There is no such thing as an FDA-approval process for compounded prescriptions or the ingredients (it is considered by the FDA as “the practice of pharmacy/medicine,” - see FDA letter).
- Compounded medications do not have National Drug Code (NDC) numbers. (see FDA letter)
- A compounded medication requires a doctor’s prescription.
- Because compounded medications are unique, there is no average wholesale price or other published price.
- Your prescription from O’Brien Pharmacy was made and dispensed in compliance with all state and federal regulations and the United States Pharmacopeia.
- O’Brien Pharmacy is accredited by the Pharmacy Compounding Accreditation Board. PCAB accreditation is recommended by the American Medical Association and all major pharmacy organizations including the United States Pharmacopeia and National Association of Boards of Pharmacy.