

# Your Guide to Insurance



Knowledge  
to grow by

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## Your guide to insurance

You are reading this brochure because your doctor may feel that **growth hormone therapy** is needed.

You may have questions about insurance coverage. Insurance can be confusing. But do not worry. This brochure will help you understand the insurance process for growth hormone therapy. Even if you are just being tested to see if treatment is needed, you should understand insurance. You need to know:

- How insurance works in general
- How your insurance works
- How you should work with your insurance carrier to get all the coverage you deserve
- What your rights and responsibilities are
- How you can help get the best outcome for you

You may be working with your insurance company for as long as growth hormone therapy is needed. The more you know, the better off you will be. The goal of this brochure is to help you become your own insurance **advocate**.

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Health insurance can be complicated. Some words may be new to you. To help you, there is a glossary in the back of this brochure. Words in bold are in the glossary. If you have questions, call the support service provided by your growth hormone manufacturer or ask your doctor or nurse.



## About growth hormone therapy

Growth hormone is a substance produced by your body that is important for a number of functions throughout life. They include stimulating growth, balancing body fat, and maintaining muscle and bone mass. But some people have a condition that affects how growth hormone is produced. This is called **growth hormone deficiency**.

Some people are born with growth hormone deficiency, while others develop the condition after a serious head injury, tumors in certain parts of the brain, or following radiation treatment for brain cancer.

The good news is that growth hormone therapy is safe and effective. Treatment includes daily injections of synthetic, or man-made, growth hormone.



## Learning if growth hormone therapy is needed

To find out if growth hormone treatment can help, the doctor will do a thorough evaluation. He or she will review medical and growth histories. For children, the doctor may also order an X-ray of the left hand. This X-ray helps the doctor know the child's bone age. Bone age tells the doctor whether the child's bones are developing at the right rate for his or her real age.

The doctor may also order blood tests. This is to rule out certain medical conditions or genetic disorders as the cause of slow growth in children or lack of energy, fatigue, or changes in body composition in adults. Magnetic resonance imaging, also called an MRI, may be scheduled so the doctor can see parts of the brain that might be affected.

If other causes are ruled out, the doctor may order a special blood test called a growth hormone stimulation test, or **stim test**. This test will show if the body is making enough growth hormone. If it is not, there may be a medical condition that should be treated. Many insurance companies rely on the results of the stim test when making the decision to authorize growth hormone for a patient.

After a complete evaluation, the doctor will make a **diagnosis**. Based on the results of the tests and the diagnosis, the doctor may decide that growth hormone treatment is needed. This treatment must be given by daily injection. Talk to your doctor about how long growth hormone treatment may be needed.

## How people get health insurance

Most people get their health insurance through their jobs. Your employer or union may provide it. Each month, some of your salary may be withheld from your paycheck to help pay for insurance. If this option is not available, you may pay money directly to the insurance company. In either case, this payment is called your **premium**.

In some cases, your employer may offer a choice of insurance companies or plans, with different benefits and levels of service. It is important for you to know what is covered under each plan. Remember that you may have other insurance choices if your spouse is also eligible for coverage.

Sometimes another company called a **pharmacy benefit manager (PBM)** is involved in authorizing and paying for prescription medicines. If you have a PBM, you will likely have another insurance card, and you may have different choices in growth hormone medicines.

Some people get health insurance through the government programs Medicare or Medicaid. Other people buy health insurance through an organization they belong to, such as a credit union or club warehouse. This insurance works the same way as insurance that people have through their jobs. You may have to pay all of the premium yourself. Your costs may be higher, but everything else is much the same.

## How health insurance works

There are different types of health insurance plans. For instance, your plan may be an HMO or a PPO. Both help you pay for health care, but they work differently.

### HMO

HMO is short for health maintenance organization. With an HMO plan, you pay a premium every month. Then, each time you visit a doctor who is in the HMO's network, you pay a small part of the doctor's fee. This is called a **copay**. Members must choose a primary care doctor who will decide if you need to see a specialist. If you see a doctor that is not in the HMO's network, you will likely have to pay all or most of the bill.

### PPO

PPO is short for preferred provider organization. A PPO is different from an HMO. People enrolled in a PPO usually pay a higher monthly premium. They do not need to have a referral from a primary care physician and can see a specialist in their network without a referral. The copay is usually higher for a PPO. There may also be a **deductible** that must be paid before the PPO covers the medical expenses.

## Health insurance saves you money

Insurance may seem complicated, but it helps save you money. This is because the health insurance company covers thousands, or even millions, of people.

This spreads the risk so it does not cost you as much if you need a lot of medical care. Insurance companies also have contracts with doctors and the companies that make your medicines. They get lower prices because they buy in bulk. This saves you money too.



## How insurance covers drugs

Health insurance companies may pay for none, some, or all of the drugs that treat a medical condition. The drugs they will cover are usually placed on a list called a **formulary**. These drugs usually cost you less than drugs that are not on the list.

If your doctor prescribes a drug that is on the formulary, the insurance company will generally pay most of the cost. When you fill the prescription, you will only pay your copay. The manufacturer of your growth hormone, or the pharmacy where you fill your prescription, can tell you what your copay is.

## Preferred drugs

Sometimes, the health insurance company asks a group of doctors and pharmacists to choose drugs that are on the formulary to be **preferred drugs**. This group chooses medicines that work well and are safe. They also look at how much a drug costs the insurance company.

Preferred drugs are generally available at a lower copay than other drugs on the formulary. However, in many cases, specific products may be available to you even when they are not preferred. Your physician or nurse can help you understand what your options are. If they have already prescribed a growth hormone product, you may be able to contact the manufacturer to determine this information.

## Coverage for drugs not on the formulary

Sometimes the doctor may prescribe a drug that is not on the formulary. There may be several reasons for this. For example, he or she may believe that a particular drug delivery device or service offered by the manufacturer is more appropriate for you.

If this happens, you have some options:

- Speak to your employer about adding coverage for the drug
- If you have received a denial from the insurance company, you have the right to **appeal** the decision. This means asking the company to look at your case again. They can change their mind and let you use a drug that is not on the formulary. If so, your copay may be higher than normal, but you will probably not have to pay full price for the drug
- Find out if the drug company has a program to help you get and pay for the medicine
- Pay for the drug yourself, but you should know that many drugs are very expensive
- Ask the doctor to prescribe a drug that is on the formulary

## Insurance coverage for growth hormone therapy

Getting growth hormone therapy covered by insurance is sometimes hard. You may have a lot of questions. This section explains the insurance process for testing and for treatments.

### Coverage for diagnostic tests

Sometimes the doctor or nurse needs to get approval from the insurance company before ordering certain tests. This is called **prior authorization**. If you have an insurance



card, look on the back to see if your insurance company needs prior authorization. If the answer is not on the card, call the customer service number to ask. Take all of your insurance cards each time you see the doctor.

### Coverage when beginning growth hormone therapy

Usually the insurance company needs to approve growth hormone therapy before agreeing to pay. The doctor's office will need to send a **statement of medical necessity**. This includes the results of tests such as bone age, blood tests, and a stim test if it was done. The insurance company makes a decision based on these test results. This may take a few weeks.

If the treatment is approved, you will be able to receive growth hormone for a certain amount of time. You will pay only your copay (a set amount) or **coinsurance** (a percentage of the cost). At the end of that time, the insurance company will review the case again. Most insurance companies review hormone therapy cases at least once a year. Ask your insurance company how often they will review your child's case and what might lead them to decide to stop paying for the treatment.

### Questions to ask your insurance company

If the doctor prescribes growth hormone therapy, find out if your insurance covers the treatment. Call your insurance company to ask questions. During the call, write the answers in one place. We have provided some space at the end of this brochure so that you will know where to find the information later.



### **Does my plan cover growth hormone therapy?**

Some drug treatments are only covered under special circumstances. For example, an insurance company may exclude growth hormone therapy unless they have proof that it is for a child with growth hormone deficiency. In fact, most insurance companies will need proof, or prior authorization, to cover growth hormone drugs. Some drugs are excluded no matter what. This means your insurance company will not cover these drugs.

Most companies that make growth hormone products have free patient support services available to help you and your doctor through the insurance process. If you need prior authorization, find out what information your insurance company needs. Then talk to your doctor or nurse and ask how to contact the drug company support service. They will be able to answer questions about your insurance.

### **How does my plan cover drugs that are injected?**

Some health insurance companies do not cover any drugs that are injected. You may need to ask your employer to add an **injectables rider** to your insurance coverage. Or, your insurance company may ask you to pay a higher copay.

### **Are injectable medicines like growth hormone covered as a medical benefit, a pharmacy benefit, or in some other way?**

Some insurance companies cover injection medicines the same way they cover medicines that come in the form of a pill. A **pharmacy benefit** means that when you fill your prescription, you will only pay the copay or coinsurance. Other insurance companies cover injection medicines as part of a **medical benefit**, the same way they cover a doctor visit. Your pharmacy might ask you to pay full price. Then you may have to fill out an insurance form from your provider to get paid for part of the cost of the medicine.

### **What is my copay or coinsurance?**

The copay or coinsurance is the amount you must pay for a drug. Remember, the insurance company pays most of the cost of the drug. The copay is the amount that you share with them.

Sometimes, instead of a copay, you may have coinsurance. This means you will pay a certain percentage of the cost of the drug instead of a flat amount each time you fill a prescription.

### **What is my maximum out-of-pocket?**

Some health insurance companies limit the total amount you have to spend for drugs in a year. This is called your **maximum out-of-pocket**. You should know what this amount is. Even if your copay is high, you may learn that when you reach a certain limit, you will not have to pay any more.

### **Are there any caps?**

Some insurance companies place a limit on how much they are willing to pay for a drug in a year. These limits are called caps. If you reach the cap, you will be responsible for paying the additional amount. Some of the specialty pharmacies that send you your medication or manufacturers may have programs to help in this situation.

## Manufacturers' assistance programs

Many drug companies that make growth hormone products have assistance programs. These programs help families pay for growth hormone treatment. If you are eligible for one, the drug company will need information from your doctor or insurance company. There are strict laws that keep certain health information private. You may need to give permission to share protected health information with the drug company. This is called a **waiver**.

To learn more about manufacturers' assistance programs, ask your doctor or nurse.

## Denial of coverage

Your health insurance company may send you a letter telling you that human growth hormone therapy will not be covered. If you get such a letter, do not panic. It is important to keep the letter and share it with your doctor and any manufacturer program you are working with. This will help you and your doctor or nurse decide the best way to respond.

There are many reasons an insurance company may deny coverage. Sometimes coverage is denied for a growth hormone drug because a different drug is on the preferred drug list. If so, ask the doctor if the preferred drug would be the best option. You may have a lower cost for the preferred drug. Other reasons for denial are that your insurance company may want more tests, or some paperwork may be lost. If so, you can get the tests done or send the paperwork again.



## **What to do if your coverage is denied**

If your insurance company denies coverage, you may appeal the decision. Every customer has the right to appeal the decision of an insurance company. This means sending a letter to the company asking them to reconsider. The kind of letter you should send depends on the reason the insurance company gave for denial. The doctor's office may need to send more information or they may need to explain the information already sent.

If you need to send an appeal letter to your insurance company, you can get help. If you are in a manufacturer's assistance program, they may be able to help you. If not, you should ask the doctor or nurse for help.

## Your resources: where to get help

When you need insurance help, go to the group that pays your insurance. Find out who is in charge of benefits. Ask that person for help. If your insurance is a work benefit, go to the Benefits Manager where you work. Or seek help through the Human Resources department. Often, your Benefits Manager can take care of some of the paperwork. He or she may even talk to your insurance company. Remember, your employer has influence. If enough employees are not happy with your insurance company, your employer may take its business elsewhere.

You are your most important resource. Learn as much about the insurance process as you can. The more you know, the easier it will be to get the coverage you need.

## Web sites to check

There is much information about growth hormone therapy on the Internet. There are also many web sites that claim to offer growth hormone or similar products. Be careful. Many of these products are fake, or even unsafe. The Internet is not the right place to buy growth hormone. The only person who can prescribe growth hormone of any kind is your doctor.

### Here are some web sites that you can trust:

**[www.aace.com](http://www.aace.com)**

American Association of Clinical Endocrinologists

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**[www.aap.org](http://www.aap.org)**

American Academy of Pediatrics

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**[www.hgfound.org](http://www.hgfound.org)**

Human Growth Foundation

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**[www.hormone.org](http://www.hormone.org)**

The Hormone Foundation

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**[www.magicfoundation.org](http://www.magicfoundation.org)**

Major Aspects of Growth in Children

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**[www.pituitary.org/support](http://www.pituitary.org/support)**

Pituitary Network Association support groups

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## **Make the process easy**

The doctor and nurse know that the insurance process can be confusing. And they know that sometimes you will need help. There are a few simple things you can do to make solving insurance problems easier:

### **1. Keep a list of calls.**

Record your telephone conversations about insurance in a notebook. Every time you speak with someone, write:

- Their name
- The date and time
- What you talked about

This will help you remember who to talk to the next time.

## **2. Keep all insurance papers.**

Get a folder to hold everything:

- Your copay receipts
- Your insurance statements
- Any letters you receive from the insurance company
- Copies of the letters you send to the insurance company
- Your list of calls
- This brochure

Things are easier when everything is in one place. Your doctor or manufacturer assistance program may ask you for some of these items when they are acting on your behalf.

## **3. Keep a prescription calendar.**

Everybody forgets to get a refill sometimes. It is very important to maintain growth hormone therapy, so make sure that you never run out:

- When you get the growth hormone, mark on a calendar the day that you are going to run out
- Circle the date that your pharmacy needs a refill notice so you can get the medicine in time. Your pharmacy will tell you how much time they need
- Order other supplies you need, like needles, when you refill your prescription. Note that needles may require a prescription in some states

#### **4. Keep a record of the response to growth hormone.**

Your doctor may ask you to keep track of your child's height and weight. If so, write it down. Adult patients may be asked to track their energy and fatigue levels. Bring these with you each time you visit the doctor.

#### **5. Keep important phone numbers.**

Write down important phone numbers and keep them with you at all times. That way, if you are traveling, or at the pharmacy, you will be able to make calls to solve an insurance problem. You need phone numbers for:

- The doctor
- Your pharmacy
- Your insurance company
- Your manufacturer assistance program case manager, if you have one



### **You can do it**

Taking charge of the insurance process can be challenging or even frustrating. But it is up to you to do the best you can for yourself or for your child. Remember, thousands of people are getting coverage for growth hormone therapy. You can be one of them. All it takes is organization, patience, and a decision to be your own advocate.

## GLOSSARY

**Here are definitions for some words in this brochure that may be new to you. If there are other words you need to understand better, your doctor or nurse can help you.**

### **Advocate**

A person who pleads or argues a case.

### **Appeal**

If your insurance company tells you it will not cover your treatment, you can ask them to change their mind. This is called an appeal. Usually, an appeal is a written letter.

### **Coinsurance**

With insurance, the insured person and the insurer sometimes share the cost of services under a specified ratio.

### **Copay**

The amount of money you are responsible for paying after your insurance company pays for a doctor visit or prescription. The amount of your copay depends on your health plan and on the drug that you need.

### **Deductible**

The amount of money you must pay before your insurance company pays for medical care.

### **Diagnosis**

The cause, found by the doctor, for an illness or medical condition.

### **Formulary**

A list of preferred drugs kept by an insurance company. These drugs should cost you less than drugs not on the list.

### **Growth hormone deficiency**

Growth hormone deficiency means the body does not make enough growth hormone. This is one condition that may cause short stature in a child.

### **Growth hormone therapy**

A treatment for children or adults whose bodies do not make enough growth hormone. The treatment consists of daily shots of growth hormone, the substance the body makes to cause growth.

### **Injectables rider**

An addition to your insurance. It covers drugs that are injected. Usually, you will only need this if your insurance company does not cover injectable drugs.

### **Maximum out-of-pocket**

The total amount that you have to pay in a year for treatment. If your treatment cost is higher than your maximum out-of-pocket, you do not have to pay for the amount over the limit.

### **Medical benefit**

When you visit the doctor, you only pay a small part of the cost. Your insurance company pays most of the bill. This is your medical benefit. Growth hormone therapy is sometimes covered under the medical benefit.

### **Pharmacy benefit**

When you get a prescription filled, you only pay a small part of what it costs. Your insurance company pays most of the bill. This is your pharmacy benefit. Growth hormone therapy is sometimes covered under the pharmacy benefit.

### **Pharmacy benefit manager (PBM)**

An organization that insurance companies hire to manage the prescription drug program.

### **Preferred drugs**

The drugs that your insurance company wants you to use. Usually, preferred drugs work well, are safe, and cost you less money. But if the doctor wants your child to take a drug that is not preferred, you may still be able to get it covered.

### **Premium**

The amount that you pay every month for health insurance.

### **Prior authorization**

Some medical tests and drugs need approval before your insurance company agrees to pay for them. This approval is called prior authorization.

### **Statement of medical necessity**

This is a letter that proves to an insurance company the medical need for a type of treatment. For growth hormone therapy, the statement of medical necessity will list test results for your child showing why treatment has been prescribed. The doctor will fill out and sign this form.

### **Stim test**


The part of the body that makes growth hormone is called the pituitary gland. A growth hormone stimulation test, or stim test, stimulates the pituitary gland to see if it is making enough growth hormone.

### **Waiver**

Your medical information is private. If you want anyone to share your medical information, you may have to give special permission in a letter. This is called a waiver. If you apply for an assistance program, you may need to sign a waiver so the drug company can get your medical information.



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