



assure
Claims

Pharmacy Manual

The information contained in this Pharmacy Manual does not apply to pharmacy providers from the province of Quebec.

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Section 1

General Information

Section 1

General Information

TELUS Health

1000 rue de Sérigny, Longueuil (Québec) J4K 5B1

www.telushealth.com

TELUS Health Assure Claims Pharmacy Support Centre: 1 800 668-1608

About TELUS Health

TELUS Health is a leader in telehealth, electronic health records, remote patient monitoring, mobile home and community care, consumer health, benefits management and pharmacy management. Our solutions give health authorities, providers, primary care physicians, patients and consumers the power to enhance decision making and improve outcomes for Canadians. TELUS Health is transforming how information is used across the continuum of care from hospital to home with solutions that foster collaboration, drive prevention and empower care teams and patients. TELUS Health is Canada's leading Healthcare IT Company as cited by the Branham Group for the last three years and for being honoured as the ITAC Health Company of the Year (2008) and Health Transformation Company of the Year (2009). For more information about TELUS Health, please visit www.telushealth.com and www.telushealthspace.com

Assure Health Inc. was established in September of 1988. In November of 1999, Emergis Inc. ("Emergis") acquired Assure Health. In January 2008, TELUS demonstrated its strategic commitment to healthcare with the acquisition of Emergis and now operates as a facility for the electronic submission of "pay-direct" health claims including prescription drug claims from point-of-service to the adjudicator/payer.

As a part of our network, your pharmacy realizes benefits in processing, as follows:

- Determination of product eligibility for most claims
- Balancing of transactions
- Instant confirmation of coverage of cardholders and their dependents
- Automated payment of each transaction to a bank account of your choice (Electronic Funds Transfer, "EFT")
- Toll-free access to our Pharmacy Support Centre where your questions can be answered and your problems can be resolved

TELUS Health processes claims from pharmacies only by Electronic Data Interchange (EDI). It is our policy that we do not accept paper claims submitted by a pharmacy for reimbursement. EDI processing provides the capability to handle more options to plan designs and formularies, as the system's "online" facility makes communication of every variation instantaneous. Where provincial plans offer drug benefits to residents, TELUS Health can co-ordinate the public and private sector obligations, determining the primary payment responsibility, i.e. whether we (on behalf of our insurance carriers) are responsible for the claim, and return that information to you while the cardholder is still at the dispensary. We also provide co-ordination of claims payment between most private payers. All claims are adjudicated based on the various co-pay and deductible amounts selected by the insurance carriers and their policyholders. This manual identifies the policies that are to be followed for adjudication of claims for TELUS Health Assure Claims Card cardholders. From time to time, policy changes will be communicated to you through faxed/ mailed/ or electronic updates. These communications will be considered part of, or modification to, the policies and procedures as set out in this manual.

Communicating With Cardholders: The Insurer's Prerogative

TELUS Health sincerely appreciates the role that the pharmacy staff plays in facilitating the smooth operation of pay direct drug plans. Thank you for helping the cardholder take advantage of the most efficient means of processing their insurance claims.

The most frequent reasons for problems occurring at the point of service are that the cardholder information provided to us by the insurance carriers does not match that transmitted by the pharmacy or the prescribed drug is not covered by the plan. The insurance carrier is the only party capable of addressing these situations in that they maintain all cardholder eligibility records and determine all parameters for claims payment.

The insurance carriers are very protective of their relationships with the plan sponsors and the cardholders. Therefore, they have asked that TELUS Health have no direct contact with the plan sponsors and/or the cardholders. The only exception is for audit purposes or to communicate the result of a request for Prior Authorization. Please do not give out the TELUS Health Assure Claims Pharmacy Support Centre phone number to the cardholder. This number is for the exclusive use of our pharmacy providers.

When the problem cannot be resolved by calling the TELUS Health Assure Claims Pharmacy Support Centre, advise the cardholder to contact their Benefits Department through the cardholder's employer. If the issue has resulted in non-payment of the claim, your best course of action is to collect cash from the cardholder. When the problem is resolved, the cardholder can submit your receipt to the insurance carrier for reimbursement.



Section 2

The TELUS Assure Claims Card™

Section 2

The TELUS Assure Claims Card

The TELUS Assure Claims Card will vary with respect to artwork and design depending on the insurance carrier and/or the policyholder. The common characteristics of TELUS Assure Claims Cards include the following:

- The Assure logo is most often present in the bottom right hand corner of the card.
- The cardholder's unique 20-digit ID number is shown in the middle side of the card.
- There will always be a name that appears on the line directly beneath the 20-digit ID number. This could be the name of the employee, the spouse or a dependent child. It is important to determine whether the person named on the card is the employee, or a dependent, in order to select the correct relationship code when submitting claims.
- In addition to the traditional plastic cards, some groups are opting to use paper cards for their employees. These cards may be available for employees to print from a secure website.

Sample TELUS Assure Claims Card



The Cardholder Identification Number

Each cardholder is issued a unique 20-digit ID number that appears on their TELUS Assure Claims Cards and contains the following information:

- The first two digits identifies the cardholder's insurance carrier, also referred to as the carrier number
- The next six digits identifies the group or policy number
- The next ten digits identifies the certificate number
- The last two digits identifies the issue number
- It is very important that claims be processed using the correct numbers to ensure that there are no unnecessary rejects for the cardholder when new cards are issued.

Carrier Number

The following insurance carriers and payers currently use TELUS Health to adjudicate drug claims for their clients. In the following chart, the preceding numbers represent the insurance carriers' or payers' identification number, also commonly referred to as the carrier identification or the carrier number.

11	Great-West Life	37	WSBC-BC
12	PSHCP	40	Global
16	Sun Life Financial	44	Johnston Group
20	Standard Life	49	WSIB
22	Chamber of Commerce	57	PBAS
29	Equitable Life	62	La Capitale
32	DA Townley	80	eSampling
35	Gingras		

The Cardholder Name Line

There are many options available when printing the name on the TELUS Assure Claims Card. Some plan sponsors choose to print the name of the primary cardholder on all cards issued for the family. Some will have cards issued with the name of the primary cardholder on one and the spouse's name on the other. Some cards for dependent students may be issued in the name of the student, if attending school away from home. For this reason, it is important to determine the relationship prior to submitting the claim to TELUS Health for adjudication.

The Second Name Line

There is an optional field used to enter customized messages. Types of information that could appear on this line are:

- The primary cardholder's company name
- The spouse's/dependent's name if the surname is different to that of the primary cardholder
- The abbreviation "O/A" which indicates an overage dependent covered through the primary cardholder
- Plan design messages i.e. "DED EQUALS DISP FEE" or "EDI PROCESSING ONLY"
- "DIFFÉRÉ/DEFERRED" on electronic reimbursement cards

Other Text

Other forms of text or messages that could appear on the front of the TELUS Assure Claims Card are as follows:

Dependent – this indicates the age at which benefits cease for dependent children (i.e. 18, 19, 21 or 25) for those cardholders with family coverage. On the day that the dependent reaches the maximum age, coverage will automatically be terminated. If the dependent is in full-time attendance at an accredited school, college, or university, they must register annually with their insurance carrier/plan sponsor. Their coverage would be continued until they reach the maximum age as determined for overage dependents. Some overage dependents will have their own card with "OA" and/or an expiry date. A disabled dependent may have "DD" shown on their card.

Deductible – this varies among plan sponsors and refers to an amount of money that represents the cardholder's out of pocket portion. Their deductible could be indicated as a dollar/cents amount ("\$.35", "\$2.00" etc.), as a percentage of the total cost of the claim ("10%", "20%", "10% MAX TO \$5.00"), or equal to the professional fee ("FEE"). A plan sponsor can choose to combine both a deductible and a co-insurance. Some plans incorporate one or more levels of coverage where the deductible and/or co-insurance vary depending on the DIN dispensed. You will be advised of the exact amount covered by the insurance carrier at the time of processing.

Maximum Professional Fee (Fee Caps) – a plan sponsor may set a limit (dollar or percentage) on the amount of professional fee that will be paid out by the plan. Any amount above the set limit up to the usual and customary fee becomes the responsibility of the cardholder and is charged to them at the discretion of the pharmacy.

Due to the increasing complexity of plan designs, some plan sponsors will elect to keep some fields on the card blank (i.e. deductibles, maximums and plan types). Other cards, for example, those issued to college or university students, may require secondary identification such as a student ID number. In this case, the cardholder number is not shown on the front of the card.

Relationship Code and Date of Birth

Just as input of the correct date of birth in the approved format is critical to the EDI adjudication process, so is the correct relationship code (Rel. Code) of the cardholder/dependent for whom drugs are being dispensed. Use of the proper Rel. Code is important as it allows TELUS Health to be able to validate claims as well as apply the TELUS Health Assure Claims Drug Utilization Review (DUR) and to determine various individual plan limits such as deductibles, maximums, out-of-pocket accumulator, etc.

TELUS Health and the CPhA3 standard use the following relationship codes. If your software is using the CPhA3 standard or another approved format, the system will automatically change it to the TELUS Health relationship code.

TELUS CPhA3 Standard		
Code	Standard	Card Description
01	0	The Primary Cardholder: usually an employee of the plan sponsor. The name of the primary cardholder usually appears on the card.
02	1	Spouse of the Primary Cardholder: in some instances, the name of the spouse appears on the card, either secondary to that of the primary cardholder, or by itself. A separate card may be issued in the name of the spouse alone in such cases as when the spouse goes by a different surname.
03	2	Dependent Child of the Primary Cardholder: usually a minor up to age 18 or 19 but could be 20 or older, depending on the terms of the group benefit plan.
04	3	Overage Dependent Child of the Primary Cardholder: is still eligible for coverage because of full-time education. In some cases, separate cards are issued in the name of the overage student. Such cards will present themselves with the letters "OA" and an expiry date, usually the end of the school year.
05	4	Overage Disabled Dependent Child of the Primary Cardholder: is still eligible for coverage because of a mentally or physically disabling condition. In some cases, separate cards may be issued in the name of the disabled dependent. Such cards present themselves with the letters "DD".

Use of the correct relationship code with the wrong date of birth (DOB) will result in the rejection of the claim. This also applies when the correct DOB is used with the wrong relationship code. It is essential that both match the information in our system in order to facilitate payment.



Section 3

TELUS Health Assure Claims
Pharmacy Support Centre

SECTION 3

TELUS Health Assure Claims Pharmacy Support Centre

Contact Information and Hours of Operation

TELUS Health Assure Claims Pharmacy Support Centre:

1 800 668-1608

Monday – Friday 8:00 am – midnight Eastern Time (EST)

Saturday and Sunday 9:00 am – 8:00 pm (EST)

Public Holidays 12:00 pm – 8:00 pm (EST) *

*The days considered public holidays are indicated at the bottom of the page.

When contacting the TELUS Health Assure Claims Pharmacy Support Centre, please have your 10-digit provider number available. **These phone lines are for pharmacies ONLY.** DO NOT give cardholders the TELUS Health Assure Claims Pharmacy Support Centre telephone number. If cardholders have any questions or concerns, they should contact their Benefits Department at their place of employment.

Electronic providers do not need to contact the TELUS Health Assure Claims Pharmacy Support Centre to determine eligibility of a drug, or cardholder eligibility or verify plan parameters prior to submitting a claim. Simply submit the claim and eligibility will automatically be verified. The TELUS Health Assure Claims Pharmacy Support Centre is unable to confirm eligibility in advance. The only exception to this is when the pharmacy needs to determine eligibility of compound claims. It is always wise to check that a compound is eligible before filling a prescription. If you are experiencing a systems problem, please contact your software vendor.

Holiday Schedule

Holiday	Hours of Operation
Family Day	(February)9:00 a.m. to 8:00 p.m. (EST)
Good Friday	Noon to 8:00 p.m. (EST)
Easter	Noon to 8:00 p.m. (EST)
Victoria Day	Noon to 8:00 p.m. (EST)
Canada Day	Noon to 8:00 p.m. (EST)
Civic Holiday (August)	9:00 a.m. to 8:00 p.m. (EST)
Labour Day	Noon to 8:00 p.m. (EST)
Thanksgiving Day	Noon to 8:00 p.m. (EST)
Christmas Eve	8:00 a.m. to 8:00 p.m. (EST)
Christmas Day	Noon to 8:00 p.m. (EST)
Boxing Day	Noon to 8:00 p.m. (EST)
New Year's Eve	8:00 a.m. to 8:00 p.m. (EST)
New Year's Day	Noon to 8:00 p.m. (EST)



Section 4

General Policies and Procedures

Section 4

General Policies and Procedures

Procedures

Validation of electronic claims

Electronic submission offers the advantage of immediate verification of cardholder eligibility and instant processing of each transmitted claim. It is at all times the responsibility of the pharmacy and the dispensing pharmacist to ensure that:

- The cardholder (or the authorized dependent of the cardholder) presents a valid TELUS Assure Claims Card, and the pharmacist verifies the cardholder identification, including name, date of birth and relationship code.
- The cardholder has a valid prescription (abides by provincial regulations and TELUS Health policies, including regulations on expiration limits on prescription authorizations) from an authorized prescriber.

NOTE: Any online claims found to have been inaccurately submitted under a valid TELUS Assure Claims Card for a cardholder who does not have coverage under that benefits card, will be charged back to the pharmacy.

Rejected claims are accompanied by an explanation of the reason for rejection. Pharmacies have 7 days from the dispensing date to submit or re-submit the claim electronically.

Paper claims

Please be advised that the pharmacy will not be reimbursed for paper claims. Only the cardholder may receive reimbursement from a manual claim.

Incorrect date of birth

TELUS Health uses the date of birth as one of our key identifying features. As such, it is imperative that the pharmacist enters the correct date of birth to ensure the proper identity of the individual using the TELUS Assure Claims Card. If the Support Centre gave out this information, it would compromise the integrity of the identification process.

The TELUS Health Assure Claims Pharmacy Support Centre is allowed to confirm whether the birth date you have on file is the same as that supplied to TELUS Health by the insurance carrier. If the cardholder confirms that the birth date you have on file is correct but it differs from our cardholder information, then the cardholder must contact his or her employer in order to rectify the situation. The insurance carrier will inform TELUS Health of the revised information shortly after receiving notification of the required change from the employee.

If this situation arises and the cardholder cannot wait for the information to be corrected (it may take a few days), the cardholder should pay and submit the receipt to TELUS Health for direct reimbursement.

Claim void

Occasionally, a transaction may need to be processed at a different date from the original dispense date. The dispense date must reflect the actual supply date. Any claim transmitted electronically beyond the 7-day limit will be rejected as "claim too old". The pharmacy can collect cash from the cardholder who will then submit the receipt to their insurance carrier for reimbursement.

The claim void (reversal) transaction is used to cancel or void a claim that has been successfully processed through TELUS Health. Most pharmacies have the capability to void claims up to ninety days after the dispense date. Should you find that TELUS Health was charged for a claim that was never received by the cardholder, or you have a claim which needs to be voided and falls outside of this 90-day void window, or you are having difficulties in voiding a claim within the 90-day void window, please complete the "Adjustment to Account" form located at:

<http://www.telushealth.com/docs/assure-claims/adjustment-to-account.pdf>

Please note that the 90-day window is available for voiding a claim only, resubmissions for prescriptions dispensed outside the 7-day resubmission window will not be accepted electronically.

Alternatively, you may contact the TELUS Health Assure Claims Pharmacy Support Centre for assistance. The manual reversal will be processed and a notice will be sent to your pharmacy indicating the date on which the amount outstanding will be deducted from your daily claims total. It is important to retain these notices for account reconciliation.

Claim Retransmission Requests

TELUS Health allows requests for retransmission of claims that are accidentally voided. A "window" may be opened for the pharmacy to retransmit the claim online if the claim is voided outside the TELUS Health seven-day retransmission window. In order for TELUS Health to review your retransmission request, you are asked to fill out all fields and provide documentation required as indicated on the Health Benefits Management 'Request for Claim Retransmission' form. Be aware that these requests are evaluated on a case-by-case basis. In addition, no open window will be authorized for deferred payment, card termination, same-day voids, rejected claims and non-pack size unit issues. For more information, refer to 'Claims Retransmission' under Pharmacy forms at:

<http://www.telushealth.com/docs/assure-claims/claim-retransmission.pdf>

Balancing transactions

Pharmacies are expected to complete some daily balancing transactions to reconcile with the TELUS Health bank deposit. In order to do this we recommend that you follow this procedure:

1. At the beginning of each day, submit a totals request for the previous business day (net settlement report) to us via EDI. This report will show you a summary of any applicable transactions.
2. At the end of each day, it is important to submit a daily totals request (claims balance inquiry) to us. This report will show you the total number of claims submitted, voids submitted and the sum total of the amount to be paid.

This total does not include transactions fees or deposit information. We recommend that you compare this report with a totals report that is generated from your pharmacy management software to ensure that the two systems balance. Should discrepancies be found, a more detailed report could be obtained from your pharmacy management software to assist in finding the error. Should it be necessary to void a claim and re-send it, it should be dealt with immediately. The Pharmacy Support Centre will also be available to assist you with the same day discrepancies. If a detailed report is requested on paper, a processing charge may apply.

Note: For Western provinces, TELUS Health operates on Eastern Time (ET). Claims processed after midnight ET will show up in the next day's totals.

Pharmacy payment options

- **Next day payment:** Payment directly into the Provider's Authorized Account value dated for the next banking day for a transaction fee of \$0.20 per paid claim.
- **Twice a month payment:** Payment directly into the Provider's Authorized Account for a transaction fee of \$0.10 per paid claim. For transactions submitted for processing between the 16th and the end of each calendar month, the payment will be deposited into your account on the first available banking day after the 1st of the following month. For transactions submitted for processing between the 1st and the 15th of each calendar month, the payment will be deposited into your account on the first available banking day after the 16th of the month.
- **Payment 30 days transaction date:** Payment directly into the Provider's Authorized Account value dated for the next available banking day after 30 days for transaction submitted for processing at no cost. This is not a once a month lump sum payment, this is a daily deposit 30 days after the transaction date.

TELUS Health has the right to adjust from time to time the transaction fees shown in the confirmation letter, subject to a 30 days notice to the Provider. The Provider has 14 days from the date of the notice of change to change the payment option in effect at that time or to cancel the Agreement; otherwise, the services will be charged according to the new rates as of the effective date.

Pricing

Determination of prescription pricing

Pricing policies vary from province to province and therefore regional differences between pharmacies may occur. Some payment schedules may be based on the usual and customary dispensing fee of a pharmacy, and others on a negotiated fee for all pharmacies within a province.

Despite these differences, one common rule applies:

The total amount charged shall not exceed the amount that would be charged to a cash-paying customer or other private pay direct cardholder.

This ensures that all insurance carriers are competing on a level playing field and reduces the incentive for them to direct the cardholder to lower cost pharmacies.

- For all claims submitted to TELUS Health, no balance billing is allowed for differences between your ingredient cost and that allowed by the TELUS Health price file, where TELUS Health is the primary payer (except in circumstances outlined in the section What Can Be Charged to Cardholders).
- If you have a cardholder who has a deferred payment plan, the same principle applies. You cannot collect from your cardholder the difference between your ingredient cost and that allowed by the TELUS Health price file.
- For the e-sampling program, you receive payment from the participating pharmaceutical manufacturer(s) via the electronic adjudication system.

When a claim is submitted, our adjudication system bases payment to you on your usual and customary professional fee and on our price files of drug costs. Our price files are based on a number of reliable sources.

Part of every Provider Agreement with TELUS Health is the acknowledgment that you will accept our adjudicated cost payment and will not charge the cardholder any excess amount. (Please see What Can be Charged to Cardholders.) Failure to comply with any TELUS Health policies may result in revocation of your provider number(s) with a possible blackout period where you are not permitted to reapply for a provider number with TELUS Health.

In the event that your actual acquisition cost exceeds the amount allowed by our system, you can contact our TELUS Health Assure Claims Pharmacy Support Centre at 1 800 668-1608 and arrange to fax us the most recent invoice supporting your claim to 1 866-840-1509. For provinces where the payment schedule is based on Manufacturer List Price (MLP), pricing adjustments are allowed only when the MLP exceeds the amount allowed by our system. Please reference the claim that was affected and include your provider number. Any invoice which is submitted must be received within 7 days of the dispense date of the prescription to be adjusted online. Please note, only adjustments of \$2.00 or more per DIN will be considered.

In the event a manufacturer decreases their price for a product and you have stock with the previous higher cost, please contact the manufacturer directly, as TELUS Health is not responsible for manufacturer price decreases. Furthermore, if a generic product is on backorder, the pharmacy is responsible for checking all available suppliers for stock, or obtaining another generic interchangeable product before submitting for the brand name. If all generic interchangeable products are temporarily unavailable, then brand name submissions will be honoured. However, once the generics are available, brand name claims will be cutback to generic pricing.

Keeping a level playing field

EDI Pay-Direct Drug Plans are an increasingly popular employee benefit that is advantageous to both your pharmacy and your customers. The concept that EDI cardholders should be charged no more than your regular price (i.e. should not be discriminated against just because they carry the TELUS Assure Claims Card) is critical to its success. This includes charges for diabetic supplies and oral contraceptives where reduced dispensing fees often apply. The pharmacy should bill TELUS Health EDI cardholders no more than it would charge cash paying customers or other private pay direct cardholders. Your contract with us includes this as a requirement.

This also means that if you make any special deals with any pay-direct network, you must apply the same pricing concessions to TELUS cardholders. We provide pharmacies with a level playing field with respect to competition. In turn, our agreement with your pharmacy assures that our affiliated insurance carriers are accorded the same cost benefits as you provide our competitors.

Note: This does not preclude you from entering into preferred provider arrangements with single plan sponsors or industry based associations (Trade Associations).

What can be charged to cardholders

Most plans have various forms of co-payment (deductibles, co-pays, co-insurance), which require the cardholder to pay a portion of the cost of the prescription. Some plans have dispensing fee caps or deductibles equal to the dispensing fee, which limit the amount paid by the plan for your professional services. Other plans limit payment to the cost of alternative drugs, such as generics, or to drugs on a controlled formulary.

Please note that the residual amount is subject to the patient's private plan rules (e.g. deductibles, co-insurance, etc.). For public to private Coordination of Benefits (COB) claims, TELUS Health would only pay up to the maximum amount the first payer would pay, as private insurance is intended to supplement coverage.

Under your agreement with TELUS Health, differences in adjudicated prices on claims can only be passed along to the cardholder under the following circumstances:

- Difference between your usual and customary dispensing fee and the maximum dispensing fee paid under the plan (does not apply in New Brunswick, Newfoundland, Nova Scotia and Prince Edward Island)
- Difference in price between a brand name product and a generic, if the cardholder chooses the brand name product, and it has not been ordered as "No Substitution" by the physician
- Difference in cost for a drug covered by a plan that uses maximum allowable cost (MAC) pricing and/or reference based pricing (RBP) and/or therapeutic equivalents, e.g., a claim for ranitidine being paid based on the cost of cimetidine
- Difference in cost for a drug reimbursed by a Custom Carrier Price File (Indicated by Return Code 6028: Maximum Allowable Cost Paid)
- Difference in cost for the extra amount dispensed for quantities filled in excess of the maximum supply allowed on the plan, e.g., cardholder requests a 60-day supply, but the plan pays only 34 days at a time
- Any deductibles, co-insurances, and other plan limits applied to the claim.

We make every attempt to maintain fair price files, reflecting reasonable purchase prices. The adjudication process will indicate to you the maximum amount reimbursed by TELUS Health for the drug cost, including eligible mark-up. Other than above circumstances, if your drug cost submitted exceeds the amount allowed by our adjudication system, you are not allowed to charge the difference in drug cost to your patient.

Deferred payment plans

A deferred payment program differs from regular pay direct plans in that it provides payment to the insured at a future date based on a predetermined period of time or dollar threshold as determined by the plan sponsor. The cardholder will present their card to the pharmacy for processing; the pharmacy submits the claim in “real time” to TELUS Health for adjudication. At this point the cardholder will be required to pay the pharmacy the entire cost of the claim and will be automatically reimbursed for the portion of the claim that their plan sponsor is responsible for (total claim minus co-pay and deductible), either by cheque or by EFT. Payment is generated once the specified period of time has elapsed or the accumulation of claims reaches a specified dollar threshold. By processing claims electronically, this allows electronic drug utilization review (DUR) to take place. The amount paid to the pharmacy directly by TELUS Health will always be zero. The message sent is “Deferred Payment: Patient to pay Pharmacy”. Cardholders are not required to submit their receipts manually to their insurance company. If the cardholder does not collect the drug within **2 days** of the dispense date, please void the claim. This is essential so that a payment is not made to the cardholder for a drug that has not been picked up from the pharmacy.

Note: If a patient has multiple TELUS Health plans, and the primary plan is a deferred plan, there cannot be an electronic co-ordination of benefits. The patient must submit any residual portion of their claim manually to their secondary plan.

Government programs

WorkSafe BC (WSBC)

The WorkSafe BC of British Columbia has a specific card for injured workers. The WSBC client benefit card is for cardholder use only and does not supply benefits for any dependents. WSBC is the primary payer of eligible injured workers’ claims. The pharmacy should initially send the claims to BC Pharmacare with an intervention code of DE so that the DUR process takes place. The claim should then be sent to TELUS Health for adjudication.

Please note as a government agency, WSBC is following BC Pharmacare guidelines with respect to pricing and days supply of eligible medications. WSBC will not reimburse the claimant for any prescription amount in excess of the BC Pharmacare pricing guidelines. Also note that any portion of a claim not paid online by WSBC (e.g., dispensing fee, drug cost) cannot be charged to the patient nor coordinated with a secondary private plan.

Ontario Workplace Safety and Insurance Board (WSIB)

The Ontario Workplace Safety and Insurance Board oversees Ontario’s workplace safety education and training system, and provides disability benefits to workers injured on the job.

The WSIB Drug Benefit Program pays for medication prescribed by physicians for work-related injuries or illnesses. The program also has an automated online approval and billing system that allows Ontario pharmacies to obtain authorization for worker’s prescriptions over the Internet and to bill us directly through the system.

Please note that any portion of a claim not paid online by WSIB (e.g., dispensing fee, drug cost) cannot be charged to the patient nor coordinated with a secondary private plan.

Documentation requirements

For all claims submitted through the TELUS Assure Claims Card system, TELUS Health requires that documentation be available on all prescriptions.

Authorization for prescriptions

TELUS Health requires an authorized prescription for claims submitted electronically. This includes both prescription requiring items and OTC items. An authorized prescriber can order a prescription. TELUS Health considers authorized prescribers to be as follows: physician, surgeon, dentist or other healthcare professional prescriber* in good standing with their governing body. Any provincial restrictions placed on prescribing practices are followed by TELUS Health (e.g. a specific list of drugs that a practitioner can prescribe from).

* where provincial laws permit these persons to prescribe

Verbal refill authorizations and verbal prescriptions

For all claims submitted to TELUS Health, it is required that documentation be available on all verbal prescriptions, and verbal authorizations for refills on both prescription requiring and over the counter (OTC) claims. Verbal prescriptions must be received from an authorized prescriber (see Authorization for Prescriptions), and must be reduced to writing by the receiving pharmacist or entered into the computer record as a log/unfill prescription. This documentation must be recorded prior to processing the claim to ensure there is a reference to verify the prescription claim.

The documentation must include the following:

- The date that the authorization was received
- The patient's full name
- The drug name, quantity and directions for use
- The prescriber's name
- The signature of the receiving pharmacist
- The number of refills (if authorized) and the interval between refills (if applicable)

It is also required that all properly completed verbal orders, faxed authorizations, etc., be retained with the prescription hardcopies for future reference. It is important that pharmacy records are complete and accurate. Records must contain an independent audit trail. The "piggybacking" of a new authorization onto an existing authorization does not meet this requirement.

Pharmacist Prescribing/Adaptation

Where provincial regulations allows for the pharmacist extended scope of practice, TELUS Health will accept pharmacist prescribed/adapted claims based on plan design coverage.

Continued Care Prescription (CCP)/Prescription Adaptation by a Pharmacist

TELUS Health supports online submission of continued care prescriptions (CCP) authorized by a pharmacist. We understand pharmacists are required to adapt/prescribe a drug by complying with the provincial prescription adaptation regulations when filling a prescription. The regulation does not further govern the submission of pharmacist prescribed claims to third party payers. To minimize any misunderstanding, please follow the claim submission instructions below for all CCP or adapted prescriptions by a pharmacist.

The CCP documentation must include the following five components:

1. The date of authorization
2. Patient's full name
3. Drug name, quantity, and direction for use
4. Prescribing pharmacist's full name, license number and signature
5. Number of refills (if authorized)

For over-the-counter medications, TELUS Health does not accept quantities such as "1 year supply", "18 month supply" or "unlimited refills until a prescription expires" without specific directions. Please refer to the section 'Monthly Maximums'.

For non-specific directions, we require the total quantity authorized in numerical value and the total number of refills (if applicable).

Changing an authorized prescription

Where provincial regulatory bodies require, it is required that documentation be available on all authorized changes to existing prescription orders. These changes must be received from an authorized prescriber and must be reduced to writing by a pharmacist, prior to processing the claim. TELUS requires written documentation from the prescriber to dispense time interval medication outside of the specified number of days on the original authorization.

Dispensing reduced quantities

Where provincial regulatory bodies require, the patient's signature must appear on the prescription should a lesser quantity be dispensed than what was originally prescribed by the authorized prescriber. On claims where a lesser quantity is dispensed due to plan limitations (i.e. prescribed 200 days but plan limits to 100 day supply), no patient's signature is required.

Documentation retention

For submission of claims to TELUS Health, it is required that documentation (original written or verbal prescriptions, computer generated hardcopies – where required by law, forms etc.) pertaining to claims processed using the TELUS Health Assure Claims Drug Engine must be retained, and available, on all prescriptions; written, verbal, refill authorizations (written or verbal), and OTC claims. Prescription retention periods must follow your provincial regulations.

No substitution

Where provincial regulatory bodies require, the authorized prescriber prior to processing the claim, in order for TELUS Health to pay for the cost of the Brand name medication online, must indicate as such in one of the following ways:

1. Handwrite the order for "No Substitution" or initial the stamp in the section provided on the written prescription from the physician. A pharmacy can verbally verify a "No Substitution" as long it is received and dated prior to the claim being submitted for payment and is documented according to the TELUS Health documentation requirements.
2. On a verbal prescription, the order for a "No Substitution" must be ordered by the authorized prescriber, and handwritten by the pharmacist who is recording the verbal prescription, prior to processing the claim.
3. On an electronic or printed prescription the physician must indicate "No Substitution" in the document.

Prescriptions bearing the handwritten notation "No Substitution" on the actual prescription as ordered by the prescriber, may be eligible for payment above the cost of the lowest priced interchangeable product, when flagged as "N" for "No Substitution" or Product Selection = "1" (Prescriber's Choice) for CPhA3 EDI claims.

Pharmacist's signature/initials required

Where provincial regulatory bodies require, TELUS Health requires the pharmacist's signature/initials to be present on the computer-generated hardcopy as confirmation that the claim was indeed dispensed by a pharmacist, and not processed in error.

Prescription not dated

As the date of authorization is needed to determine the expiration of the prescription as a whole, and/or expiration of authorized repeats, TELUS Health requires this information to be present on all prescription documentation for claims transmitted through the TELUS Health adjudication system. The date is also required to determine if the authorization was received prior to processing the claim online.

Policies

Classes of drugs that may have restrictions

Plan sponsors may choose to exclude or restrict access to specific classes of drugs for a group or division and unit. Restriction may be in terms of dollar value paid in a year or as a lifetime maximum. The most common restrictions (but not limited to) are:

- Fertility treatments
- Smoking cessation
- Preventative vaccines
- Antiobesity/Anorexiant
- Erectile dysfunction

We have summarized some guidelines on maximum quantities for drugs where the directions do not indicate clear dosing schedules. Please see Monthly Maximums.

Days supply / early refill

The correct days supply is essential for DUR and accurate adjudication. We understand that it can be difficult when there are no dosing instructions on the prescription. However, a reasonable estimate is preferable to filling the field with an automatic 30 days.

When receiving a DUR warning for early refill, ensure that at least two-thirds of the previously dispensed supply has been used before processing the new supply. Please note that TELUS Health DUR checks are done against the cardholder's entire claim history, and not limited to claims dispensed from your pharmacy. Should a cardholder require an early refill, for reasons other than a change in prescribed dosage, they are required to pay cash for the claim, and submit the receipt, along with the reason for the early refill, to their insurance carrier for payment. If you have concerns about dispensing prescriptions after receiving the warning message, please contact our Pharmacy Support Centre for clarification.

Additionally, should the cardholder require an amount in excess of the maximum days supply allowed on the plan, they are required to pay cash for the amount of the prescription in excess of the allowed amount, and submit to their insurance carrier for payment, along with the reason for the larger supply. These situations include:

- Lost medications
- Changes between manufacturers (different generic/brand switch)
- Vacation supplies

See also Vacation Supply and Replacement Supplies.

Note that in all situations, the pharmacy must consider the amount of medication still on hand with the cardholder before considering submitting claims for additional supplies.

If you have concerns about dispensing prescriptions after receiving the warning message, contact our Pharmacy Support Centre for clarification.

Dispensing the same drug more than once in a five (5) day period

If a product, other than an antibiotic, narcotic or controlled drug, is dispensed more than once within a five (5) day period, the second (and other) claim(s) will be treated as either a balance owing from the original prescription, or a duplicate claim. For a balance owing, a professional fee may not be claimed as part of this second transaction. If the claim is considered a duplicate claim of the original prescription, the entire payment for the second (and other) claim(s) will be recovered.

The only exception to this would be if the drug were allowed as part of TELUS Health administered Trial Drug Program.

Vacation supply

Most plans administered by TELUS Health will allow 100 days supply for maintenance drugs. When a cardholder or dependent requests a supply greater than 100 days, indicating that this represents a vacation supply, the claim can be processed as follows. The pharmacy can transmit the claim with the correct days supply, TELUS Health will cut back the cost to the allowed days supply and the pharmacy can have the cardholder pay for the difference. The cardholder must pay for this extra supply and submit a manual claim to their insurance carrier with an explanation.

Compliance packaging

The use of compliance packaging may be subject to review through the audit process, including consultation with the physician and/or insurance carrier for appropriateness of use. Please ensure your records include all documentation as to who requested the compliance packaging.

TELUS Health will only be responsible for the multiple dispensing fees in a given month should the compliance packaging order be requested by a physician. If the pharmacy or the cardholder is requesting the compliance packaging, then TELUS Health will only pay for 1 fee in a given month (with the exception of the Trial program). The cardholder would be responsible for paying the additional fees incurred in that month.

This is done to ensure that TELUS Health is paying for only the additional costs incurred because of a medical necessity determined by the physician. If a pharmacist or cardholder feels that there is a compliance issue, then discussions with the prescribing physician should occur regarding their concerns. At that point, the physician would determine the best course of action to take for optimum cardholder compliance.

Replacement supplies (lost/stolen/spoiled prescriptions)

If a medication is lost/stolen/damaged/spoiled the cardholder must pay for the replacement prescription and submit the receipts to their insurance company with a note of explanation. The pharmacist is not to submit the claim to TELUS Health a second time or as an early refill.

Procedure for submitting claims for diabetic supplies (excluding diabetic devices)

Use the pseudo-DIN (PIN) customarily assigned by your provincial formulary or by TELUS Health for specific diabetic items. Please refer to: <http://www.telushealth.com/Solutions-for-pharmacists/download-drug-claims-documents> for the most up to date list of diabetic PINs, or call the Pharmacy Support Centre for a hard copy of this list.

Reimbursement handling for free and discounted meters and training fees

The pharmacy is responsible for payment of all income and other taxes in respect of payments made to the pharmacy for reimbursement of free and discounted meters and training fees. By seeking reimbursement for free meters, the pharmacy states that the meters sought for reimbursement were purchased by the pharmacy for a price approximating full market value and were provided free of charge to the patient, and no other form of reimbursement was sought from any other source in respect of those meters. By seeking reimbursement for discounted meters as prescribed by the meter manufacturer, the pharmacy states that the meters sought for reimbursement were purchased by the pharmacy for a price approximating full market value and were provided to the patient pursuant to the prescribed discount, and no other form of reimbursement was sought from any other source in respect of those meters. All warranty cards must be completed and sent to the meter manufacturer or third party on behalf of and as instructed by the manufacturer. By seeking reimbursement for training fees, the pharmacy states that the number of patients indicated by the pharmacy as receiving training is accurate and no other form of reimbursement was sought for the training.

Allergy products

Allergy products on the market that have an assigned DIN, but are manufactured specifically for individual cardholders, are not to be transmitted electronically to TELUS Health. Due to the individualized nature of these products it is not possible for our system to maintain accurate pricing. These products are not online benefits for TELUS Assure Claims cardholders. Please collect cash payment from your patient and have them submit the receipt manually. Allergy serums that are not manufactured specifically for individual patients (i.e. Pollinex R®) are eligible for online submission.

Monthly maximums

TELUS Health has summarized some guidelines on maximum quantities for drugs where the directions do not indicate clear dosing schedules (e.g. "PRN" or "Use as directed"). These maximums are limitations in drug plan coverage. The following list comprises the most common requests.

As of November 2012

Allergy Therapy - Injectable	
Epipen®, Twinject® (epinephrine) Injection	4 kits or devices for a 30 day supply with a refill only after a device has been used or expires
Anti-Migraine Therapy	
Amerge® (naratriptan) Tablets Axert® (almotriptan) Tablets Frova® (frovatriptan) Tablets Maxalt® (rizatriptan) Tablets, RPD Relpax® (eletriptan) Tablets Zomig® (zolmitriptan) Tablets	12 tablets every 30 days
Imitrex® (sumatriptan) Tablets	12 tablets every 30 days
Imitrex® (sumatriptan) Injection	8 injections every 30 days
Imitrex® (sumatriptan) Nasal Spray	12 bottles of nasal spray every 30 days
Diabetic Testing Strips	
Any brand of test strip used to test glucose in the blood.	600 strips every 100 days (testing up to 6 times per day)
Narcotic Analgesics	
Stadol® (butorphanol) Nasal Spray	4 bottles of nasal spray every 30 days
Ophthalmic Anti-Allergic Agent/Antihistamine Drops	
Alocril® (nedocromil) Alomide® (Iodoxamide) Emadine® (emedastine) Livostin® (levocabastine) Patanol® (olopatadine) Zaditor® (ketotifen)	10 ml per month
Oral Erectile Dysfunction Therapy	
Cialis® (tadalafil) Tablets Levitra® (vardenafil) Tablets Viagra™ (sildenafil) Tablets	Generally covered by exception; 12 tablets every 30 days if applicable
Cialis® (tadalafil) Tablets – 2.5 mg and 5 mg strengths only	Generally covered by exception; 30 tablets every 30 days if applicable
Miscellaneous	
Glucagon Injection Kit	2 vials per month
Pennsaid® (diclofenac)	540 ml per month

Note: The maximums also apply to generic versions of the brand drugs listed above.

Submission & eligibility guidelines for compounds

A compound is a product that a pharmacist must make by mixing two or more ingredients, and when they are combined, become a preparation that is not commercially available. A compound can be in the form of liquid, capsules, cream, ointment, IV bag, etc. Compounds are sometimes referred to as mixtures or extemporaneous mixtures.

Submission rules

Whenever possible, we require that you transmit compound claims using the DIN of the principle prescription-requiring ingredient in that compound (if applicable). This will ensure an online eligibility check of the DIN/PIN you have transmitted. An example would be hydrocortisone 1% cream and clotrimazole cream, compounded in equal parts – please transmit the compound with the hydrocortisone cream DIN and the appropriate compound code. The hydrocortisone cream is a prescription-requiring ingredient and is likely to be eligible on most plans, whereas the clotrimazole cream is OTC and not eligible on most plans. If your compound contains no prescription-requiring ingredients, please transmit using one of the ingredient DINs. If you must use a general compound PIN (e.g. 00999999, 00900710) to submit a claim, **we strongly recommend** that you contact the TELUS Health Assure Claims Pharmacy Support Centre to confirm eligibility.

Duplicating a commercially available product

If a compound mimics a commercially available product, the compound will not be covered. If the commercially available product is out of stock, a temporary exception may be granted to allow for the compounding of the product until the commercially available product is available. If you have any questions regarding compound eligibility contact the TELUS Health Assure Claims Pharmacy Support Centre at 1 800 668-1608

Unlisted compound codes

0 = Compounded topical cream	5 = Compounded internal powder
1 = Compounded topical ointment	6 = Compounded injection or infusion
2 = Compounded external lotion	7 = Compounded eye/ear drop
3 = Compounded internal use liquid	8 = Compounded suppository
4 = Compounded external powder	9 = Other compound

All compounds must be submitted with the correct corresponding unlisted compound code. There are some exceptions to this rule, e.g. Remicade™, methadone. See Appendix 5 for some common compounds that have special PINs and submission rules.

Ineligible compounds

A commercial product is available in the same strength

The primary ingredient is not covered under the cardholder's plan, i.e.

OTC's

Investigational products

Natural products

Homeopathic products

The product is for cosmetic use

The product contains an ineligible base/ingredient (see lists below for ineligible drugs and ineligible bases) or is in an ineligible format.

Ineligible Bases, Ingredients and Formats: The following chemicals/drugs/ formats (but not limited to those listed) are not eligible on any of our plans, even if combined with a prescription-requiring medication or with a product considered to be an eligible benefit.

Ineligible bases		
Benoquin® BioBase G™ Eldopaque® Eldoquin® glycolic acid Glyquin® Kinerase® La Roche-Posay® (entire product line)	Lustra™ (entire product line) Neostrata® (entire product line) Neutrogena® (selected products) Porecelana® Rejuva® Renova® retinol Reversa® (entire product line)	Rosacure® Solage® Solaquin® sunscreens (all product brands) Ultraquin® Viquin® vitamin E cream

Ineligible ingredients		
aminophylline in a topical base ammoniated mercury arsenic azaleic acid (Used for Hair Loss) benzoin tincture/Friar's Balsam bichloracetic acid coumarin DCP (diphenacyprone/ diphenyclopropenone) DHEA (dehydroepiandrosterone) DMAE (dimethylaminoethanol) DMPS (dimercaptopropanesulphonate)	DMSA (dimercaptosuccinic acid) DNCB (dinitrochlorobenzene) Evening Primrose Oil finasteride (compounded) gentian violet glycolic acid histamine/caffeine (Procarin®) hydroquinone kojic acid magnesium dicitratem mandelic acid	Mercurochrome® methylcellulose E4M minoxidil (any strength) Perio Plus® Peru Balsam pregnenolone secretin titanium dioxide triamicinolone (used for hair loss) tri-iodo-L-thyronine – topical vitamin K topically yohimbine

Ineligible forms/forms

Regardless of the drugs or chemicals added, compounds made into the following dosage forms (but not limited to those listed) are not eligible under all plans:

gummies lollipops lozenges	pre-filled syringes sustained release products slow release products	timed release products troches
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An ineligible ingredient/base/form may be covered by individual cardholder by exception only. Please confirm with the TELUS Health Assure Claims Pharmacy Support Centre before submitting claims under these circumstances.

Eligible compounds

Compounds are eligible if the primary active ingredient is covered on the cardholder's plan.

Important: Even though an eligible prescription requiring DIN/PIN may be accepted online, if it has been added to a compound containing an ineligible ingredient or base as listed below or is in an ineligible format, the compound will be deemed ineligible and charge backs will apply.

Reimbursement time guidelines for compounds

TELUS Health receives inquiries from pharmacies regarding the allowable time charges that can be charged to TELUS Health when submitting compounds. Depending on the mixture preparation, please refer to the appropriate chart below when submitting claims.

End Result Equals a Cream/Ointment/Lotion Preparation			Powder to Liquid Suspension/Emulsion (Internal/External Use)		
Quantity Range	No. of Ingredients	Allowable Time	Quantity Range	No. of Ingredients	Allowable Time
0 to 15 grams	2 3 4 5 6	5 min 6 min 8 min 10 min 12 min	0 to 15 grams/mls	2 3 4 5 6	5 min 6 min 8 min 10 min 12 min
16 to 25 grams	2 3 4 5 6	7 min 8 min 10 min 12 min 14 min	16 to 25 grams/mls	2 3 4 5 6	7 min 8 min 10 min 12 min 14 min
26 to 50 grams	2 3 4 5 6	10 min 12 min 16 min 20 min 24 min	26 to 50 grams/mls	2 3 4 5 6	10 min 12 min 16 min 20 min 24 min
51 to 100 grams	2 3 4 5 6	12 min 14 min 18 min 22 min 26 min	51 to 100 grams/mls	2 3 4 5 6	12 min 14 min 18 min 22 min 26 min
101 to 200 grams	2 3 4 5 6	14 min 16 min 20 min 24 min 28 min	101 to 200 grams/mls	2 3 4 5 6	14 min 16 min 20 min 24 min 28 min
201 to 300 grams	2 3 4 5 6	16 min 18 min 22 min 26 min 30 min	201 to 300 grams/mls	2 3 4 5 6	16 min 18 min 22 min 26 min 30 min
301 to 400 grams	2 3 4 5 6	18 min 20 min 24 min 28 min 32 min	301 to 400 grams/mls	2 3 4 5 6	18 min 20 min 24 min 28 min 32 min
401 to 500 grams	2 3 4 5 6	20 min 22 min 26 min 30 min 34 min	401 to 500 grams/mls	2 3 4 5 6	20 min 22 min 26 min 30 min 34 min

Liquid to Liquid Compounds		
Quantity Range	No. of Ingredients	Allowable Time
0 to 500 mls	2	2 min
	3	3 min
	4	4 min
	5	5 min
	6	6 min
501 to 1000 mls	2	4 min
	3	5 min
	4	6 min
	5	7 min
	6	8 min
1001 mls +	2	6 min
	3	7 min
	4	8 min
	5	9 min
	6	10 min

Liquid to Liquid Injections or Reconstituted Liquid - Vials	
Nbre d'ingrédients	Temps admissible
2	10 min
3	12 min
4	14 min
5	16 min

End Result Equals a Capsule Form	
No. of Ingredients	Allowable Time
1	3 min
2	5 min
3	7 min
4	9 min
5	11 min

Capsules/Tablets Compounded to Liquid Oral Suspension		
Quantity Range	No. of Ingredients	Allowable Time
Up to 15 tabs /caps	2	15 min
	3	20 min
	4	25 min
	5	30 min

End Result Equals a Suppository Form	
No. of Ingredients	Allowable Time
1	3 min
2	5 min
3	7 min
4	9 min
5	11 min

Powder to Liquid Injection - Vials	
No. of Ingredients	Allowable Time
2	10 min
3	12 min
4	14 min
5	16 min

Additional notes:

Compounding Topical Syringes :

We allow time charge per number of ingredients plus an additional 2 min per syringe.

Compounding IV preparations and Cassettes :

We allow 3 minutes per mini bag

We allow 24 minutes per 100 ml cassette

We allow 18 minutes per 50 ml cassette

Pumpbags are priced the same as cassettes

Provincial Compound Fee Guidelines

Province	Fee
British Columbia	A compound time charge of a pre-established amount per minute, plus a regular dispensing fee.
Alberta	Only a regular dispensing fee can be charged if the compound requires less than 7 minutes preparation time. If a compound requires more than 7 minutes preparation, a regular dispensing fee plus an addition pre-established amount per minute for each minute in excess of seven (7) minutes can be charged.
Saskatchewan	A compound time charge to a pre-established amount per minute, plus a regular dispensing fee.
Manitoba	A compound time charge to a pre-established amount per minute, plus a regular dispensing fee.
Ontario	A compound time charge to a pre-established amount per minute, plus a regular dispensing fee.
Quebec	A compound time charge based on usual and customary dispensing fee.
New-Brunswick	Compounding time is a flat rate of 1.5 times the usual and customary dispensing fee submitted in the compounding charge field. No regular dispensing fee can be charged. Dispensing fee field is left blank.
Nova Scotia	Compounding time is a flat rate of 1.5 times the usual and customary dispensing fee submitted in the compounding charge field. No regular dispensing fee can be charged. Dispensing fee field is left blank.
Newfoundland	Compounding time is a flat rate of 1.5 times the usual and customary dispensing fee submitted in the compounding charge field. No regular dispensing fee can be charged. Dispensing fee field is left blank.
Prince Edward Island	Compounding time is a flat rate of 1.5 times the usual and customary dispensing fee submitted in the compounding charge field. No regular dispensing fee can be charged. Dispensing fee field is left blank.
Northwest Territories, Yukon and Nunavut	Compounding time is a flat rate of 1.5 times the usual and customary dispensing fee submitted in the compounding charge field. No regular dispensing fee can be charged. Dispensing fee field is left blank.

*All guidelines are subject to modifications based on a number of factors including the usual and customary practices in different provinces.

Note:

1. Pharmacies in Atlantic Canada are not permitted to charge a regular dispensing fee on top of the compound fee.
2. In Ontario for provincial coordination of benefits (COB), TELUS Health follows ODB allowable time charges.

If you have any questions on how to transmit a compound claim, or if you need to determine compound eligibility, please do not hesitate to contact the TELUS Health Assure Claims Pharmacy Support Centre. For compound verification for a cardholder, you will be asked to provide the following information:

- Cardholder's name
- Cardholder's drug card information
- Cardholder's date of birth
- ALL compound ingredients with their strength (if applicable) and/or quantity

If the compound is deemed eligible, the agent may provide you with a compound PIN to submit the claim. Please note that all claims for compounds are subject to review by the TELUS Health Audit Department. Any compound claims determined to be ineligible or submitted for compounding charges (time and/or charge per minute) in excess of ACCEPTED PHARMACY PRACTICE will be adjusted or charged back to the pharmacy.



Section 5

Drug Utilization Review (DUR)

Section 5

Drug Utilization Review (DUR)

DUR Overview

Healthcare professionals and drug manufacturers all agree on the importance of consumer education and health awareness. Many patients are striving to learn more from their healthcare professionals about the medications they take. However, some patients may have inexact recollection of their past drug regimens, so the advice provided may be based on limited information. In addition, while many patients only fill their prescriptions at one pharmacy, there are an increasing percentage of patients that frequent multiple pharmacies for convenience. This probably represents a high number of chronic medication users. These patients may visit several healthcare professionals for different problems and these prescribers may not always be aware of all the medications the patient has taken. Our TELUS Health DUR service provides an answer to this problem.

DUR - How it works

When a pharmacist transmits a claim, the adjudication engine accesses the centralized database to search for potential problems relating to medications. It references each specific cardholder's drug claim history, and checks the submitted medication against any medications dispensed within the last 100 days processed through our system from any pharmacy in Canada. The DUR is performed at the point of service and the result is sent back instantly. The criteria for these checks come from First DataBank, an international organization that provides drug information to governments, insurers, hospitals and other Pharmacy Benefit Managers. First DataBank, a division of The Hearst Corporation, is the world's leading provider of health information. First DataBank employs a large staff of clinical experts that include clinical pharmacists, physicians and a world-renowned independent panel of clinical drug experts. The TELUS Health interaction drug database is updated every 2 weeks from First DataBank. As new scientific information about drug interactions becomes available, our DUR responses reflect them.

DUR Checks

Drug Age	Indicates if the product may be harmful if the cardholder is a child or a senior.
Drug Gender	Alerts the pharmacist if this medication is intended for use by a member of the opposite gender only.
Drug Interaction	Looks for other known active ingredients that may interact adversely with ingredients in the current medication.
Minimum/Maximum Dosage	Determines if the prescribed directions (based on the quantity and the days supply submitted) corresponds to the dosage established by the drug manufacturer.
Refill Too Soon/Too Late	Indicates if a maintenance drug prescription is being refilled too early or too late, providing a strong indication of non-adherence or perhaps stockpiling.
Therapeutic Duplication	Checks if the medication dispensed is similar to others in the cardholder's drug history. Drug class determines therapeutic duplications.

First DataBank identifies drug interactions that have been reported in the scientific literature and ranks them by potential significance levels.

Level 1	There is a possibility of significant interaction that is well documented in clinical studies and actual case reports
Level 2	This interaction is of moderate significance
Level 3	A contraindication that is only described in the manufacturer's prescribing information with no reports or publications from the scientific community will be considered to be a level 3 interactions.

Drug interactions

Insurers have the flexibility to select the type of response (reject of claim or warning message only) required for each type of check. As a general rule, when the DUR detects a Level 1 drug interaction, the claim will be rejected.

Important: We request that all pharmacies transmit the proper days supply as per the medication directions when submitting claims. For prescriptions with directions "take as needed" and "take as directed", you must base the days supply on a reasonable estimate. (See Monthly Maximums in Section 4 General Policies and Procedures.)

When the days supply of medication transmitted is inaccurate, the following can result:

- Inaccurate refill too late/early messages
- Inaccurate dosage too high or too low
- Inaccurate minimum/maximum dosage check

Transmitting the proper days supply of medication greatly reduces the number of inappropriate messages.

What to do when the DUR rejects a prescription?

For the majority of our policies, pharmacies will receive a warning message on potential duplicate therapies. For example, this may occur with a cardholder requiring several strengths of levothyroxine or warfarin. Some policies may have selected to reject claims that are potential duplicate therapies. If the therapy is appropriate, you may override the reject code with the most appropriate intervention code from the following list:

Code	Description
UA	Consulted prescriber and filled Rx as written
UB	Consulted prescriber and changed dose
UC	Consulted prescriber and changed instructions for use
UD	Consulted prescriber and changed drug
UE	Consulted prescriber and changed quantity
UF	Patient gave adequate explanation. Rx filled as written
UG	Cautioned patient. Rx filled as written
UI	Consulted other source. Rx filled as written
UJ	Consulted other sources. Altered Rx and filled
UN	Assessed patient. Therapy is appropriate

TELUS Health is aware that while computer programs can facilitate screening, it will never replace the pharmacist's knowledge in managing problems relating to the cardholder's drug therapy. For questions about a drug interaction message, the pharmacy can contact the TELUS Health Assure Claims Pharmacy Support Centre.



Section 6

Audits and the Audit Department

Section 6

Audits and the Audit Department

It is TELUS Health mandate to handle the insurer's funds with integrity and to confirm that pharmacies are paid in accordance with the insurers plan and its policies. The accuracy and validity of each claim is critical, thereby requiring a comprehensive approach to auditing claims.

All claims submitted through TELUS Health are subject to audit by our Audit Department, and pharmacies will be contacted if a review of a claim is necessary. Successful adjudication of a claim does not prohibit a future audit of that claim. If during an audit it is found that inappropriate information or processes have resulted in a successful adjudication result, then TELUS Health retains the right to recover payments previously made. When a pharmacy receives a Notice of Adjustment from TELUS Health, please do not void any of the claims contained within the Notice. Voiding claims will result in multiple deductions of funds from the Provider Account. If you have any questions related to the Notice of Adjustment, please contact the auditor who conducted the audit PRIOR TO the deduction date indicated in the Notice.

Due to privacy and confidentiality, pharmacies are prohibited from sharing or forwarding any audit claims information and/or the Notice of Adjustment to other parties as per the Provider Agreement signed by the pharmacy and TELUS Health.

An "audit" is a follow-up to the electronic adjudication process. Audits are conducted for four main reasons:

- To ensure consistent & accurate claims submissions by the pharmacy community.
- To ensure system integrity.
- To detect and report possible fraud issues and Cardholder drug abuse/misuse issues.
- To clarify with the pharmacy community on the proper ways to submit claims online (billing practices), in accordance with TELUS Health Policies and Procedures Manual and TELUS Health Pharmacy Updates.

There are several different types of audits conducted by TELUS Health. On-site audits for example, are based on an in-depth investigation of a single pharmacy's claim submission practices. Desk audits, telephone audits, compound audits, and survey audits are also conducted on a routine basis to monitor national claim activities. By contractual agreement with TELUS Health, it is expected that all pharmacies will adhere to the policies and procedures as outlined in this manual, and in any published TELUS Health Pharmacy Updates. In turn, the insurance carriers contractually obligate TELUS Health to take appropriate action where a pharmacy fails to comply with the policies and procedures herein. Any inquiries regarding our audit policies and procedures should be referred to the Audit Department at 905 602-7350 (TELUS Health main line), or toll-free at 1 800 668-1608 (Pharmacy Support Centre).

Overview: on-site pharmacy audits

TELUS Health on-site pharmacy audits are conducted routinely, and are part of the contractual agreement TELUS Health has with our insurance carriers. This type of audit is based on an in-depth investigation of a single pharmacy's submission practices to the TELUS Health Assure Claims Drug Engine.

The Auditor may contact the pharmacy in advance providing the pharmacy with a date and time for the audit, as a professional courtesy. Rare instances may occur when advanced notification of the audit is not possible. On-site pharmacy audits will vary in duration, determined by the number of claims selected for review, and the accessibility of the supporting documentation (prescriptions, computer generated hardcopies, etc) for those claims. Availability of pharmacy staff to locate the required documentation will help to expedite the on-site portion of the audit. Permitting pharmacy staff to retrieve the required supporting documents ensures our audit personnel will only be looking at TELUS Health claims. TELUS Health Auditors are responsible for maintaining the confidentiality of the information they collect, and are held accountable for breaches in this standard of conduct. The provision of a suitable working space for the Auditor will minimize any interruption of the pharmacy's daily routine. The on-site portion of the pharmacy audit is needed to gather information for review once back at the TELUS Health offices. Information is generally not reviewed at the pharmacy.

If during an on-site pharmacy audit, the pharmacy is unable to produce supporting documents (prescriptions, computer generated hardcopies, etc) as requested by the Auditor, then it is at the discretion of the Auditor whether the original documents, faxed or photocopied and mailed at a later date, will be acceptable as part of the review. Please note, that the auditor is not obligated to accept additional documentation, which was not originally available on request. Please note that "reprinted" hardcopies generated at or around the time of the audit, or prescription authorizations received after claims submission, will not be accepted as original supporting documentation.

Once the review portion of the pharmacy audit has been completed (usually within 6-8 weeks), the pharmacy will receive a letter from the Auditor outlining any issues that were discovered during the audit. The letter may also include a list of transactions for which payment is being fully or partially recovered, due to non-compliance with TELUS Health policies and procedures.

Our Auditors, both pharmacy technicians and licensed pharmacists, are well-qualified industry experts who have extensive industry experience, both in pharmacy and in the third-party adjudication fields. As TELUS Health audits claims from all pharmacies across Canada, our Auditors are well versed on each of the province's pharmacy legislation, as well as the federal legislation existing in Canada overall.

Fraud tips

The TELUS Health Audit Team works closely with several groups, including Pharmacy Associations, in order to combat fraud. Should you become aware of any issues that breach TELUS Health Policies, or potential fraud related issues, please contact us at 1 800 668-1680 or via e-mail at anti-fraud@telus.com. Any information received will be treated with the highest level of confidentiality, and can be made completely anonymous.



Section 7

Co-ordination of Benefits

Section 7

Co-ordination of Benefits

Provincial Co-ordination of Benefits (COB)

TELUS Health coordinates claim payment with most **provincially** administered plans unless the province is payer of last resort. All appropriate claims must initially be submitted to the Provincial government for payment where applicable. Please use the intervention code **DA**.

The above is the basic submission rule for the co-ordination of benefits with a provincial plan. However, please be advised some insurance carriers will decide that they do not wish to incur provincial deductibles. These plans may retain the old rules regarding provincial liability. For example, a group in Ontario may wish to continue the practice of not paying for any portion of a claim for a senior on a drug covered by Ontario Drug Benefit (ODB). These groups would ignore the “Previously Paid Amount” and not pay any portion of the drug. Whatever shortfall occurs would have to be collected from the cardholder. It is important that you pay close attention to the paid amount on the transaction received back from us; this is the amount covered by the private plan.

Private Co-ordination of Benefits (COB)

Pharmacies can submit residual claims to secondary private plans for consideration. Use the intervention code **DB**.

Where applicable, the total cost that can be covered by TELUS Health as a secondary payer, shall never exceed the AAC plus the appropriate provincial mark-up allowed by TELUS Health price file, which includes the amount already covered by the primary payer.

If a group has opted out of this program then the COB claim will reject with the message “Not Eligible for COB” and CPhA3 code **KK**. The cardholder may still be able to submit the balance as a paper claim.

Limited use drugs for Ontario seniors with private drug plan coverage

Similar to regular benefits under the Ontario Drug Benefit (ODB) Program, eligible claims for Limited Use (LU) drugs should be submitted to the public plan before they are submitted to private plans. Please ensure that seniors covered under ODB meeting the LU criteria have their claims submitted to the public plan before coordination with the cardholder's private plan. In cases where the cardholder does not meet the specific ODB criteria for LU drug coverage, the claim may be submitted to the private plan as first payer.

Spouses – 65 or over (Alberta)

In Alberta, various rules for cardholders 65 years old or over and their dependents occur. If the cardholder or spouse is over the age of 65, dependents are generally covered on the provincial plan. This means that TELUS Health is the second payer in this case. If you receive a message stating, “Din Covered by other”, this means that we are the second payer. Reverse the claim and send it to the appropriate provincial drug plan first.

Manitoba and Saskatchewan: Provincial Registration Management Program

The Provincial Registration Management Program at TELUS Health allows for coordination of claims with the Saskatchewan and Manitoba Pharmacare Programs. This program ensures that insurance carriers are not paying for claims which should be covered under the provincial plan.

Cardholders have already been instructed by their carriers to register for the provincial plan. Cardholders who have already registered with Pharmacare programs must advise their insurance carrier that they have registered. Each carrier will determine dollar value thresholds they will use for senior and non-senior cardholders. Only drugs eligible under Pharmacare Programs will be tracked towards the thresholds.

When a claim is submitted for cardholders of these plans who have not registered, a message is sent advising: REGISTER WITH PROVINCIAL PLAN. Please note that the threshold is not based on time, but dollar value. Therefore, upon receiving this message, there is no deadline issue involved.

However, if the cardholder is nearing the dollar threshold, the message will be: FAILURE TO ENROL MAY SUSPEND PAYMENT.

Once a cardholder has reached the dollar threshold, claims will reject and the message will be INSURER REQUIRES PROV PLAN ENROLMENT.

To ensure proper payment, it is important that the above messages are relayed to the cardholder so they are aware of the need to register with the Pharmacare programs.

Information on registering with the Pharmacare programs is on these government websites:

- Saskatchewan - http://www.health.gov.sk.ca/ps_drug_plan_special.html
- Manitoba - <http://www.gov.mb.ca/health/pharmacare/index.html>

Contact the TELUS Health Assure Claims Pharmacy Support Centre should you require further assistance.

Specialty Drug Program (SDP)

TELUS Health is introducing a new Speciality Drug Program (SDP) which will allow plan sponsors to coordinate benefits with Provincial Drug Programs other than the Senior's Pharmacare plan.

When a claim is submitted to TELUS Health for a drug on the Speciality Drug Program, and the plan sponsor has opted into the program, the claim will reject with a 2060 code: Speciality drug authorization required. A plan sponsor may choose to offer First Time Forgiveness for a drug claim on their Speciality Drug Program. This allows for payment of a claim while cardholders begin the process of requesting provincial coverage. In this case, when the claim is adjudicated by TELUS Health, payment will be returned with a 6024 code: Apply to province or payment may be suspended. Please communicate this message to patients in order to avoid any disruption in coverage.

If patients do not apply for coverage with the Province, or a plan sponsor does not offer First Time Forgiveness, subsequent claims will be rejected. Please note: there is no intervention code which can be submitted by the Pharmacy to bypass the Speciality Drug Program.

Pharmacies should advise patients to contact their plan administrator for additional details.



Section 8

Drug Plan Types

Section 8

Drug Plan Types

Coverage

TELUS Health administers many diverse types of drug plans. These plans range from comprehensive, with coverage of many “prescription-by-law” drugs and OTC drugs, to more restricted managed care plans that may be based on a “frozen” benefit list as of a specific date, or based on a provincial formulary. TELUS Health also administers plans on behalf of WSBC in British Columbia and WSIB in Ontario.

Our Comprehensive Plans generally allow:

- Prescribed medications bearing a valid Drug Identification Number (DIN) and listed as prescription requiring in Federal or NAPRA drug schedules.
- Selected injectable drugs, injectable vitamins, insulin, and allergy extracts bearing a valid DIN.
- Extemporaneous preparations or compounds where one of the ingredients is an eligible benefit and no component is considered to be cosmetic in nature.
- Disposable needles/syringes for administration of insulin (including disposable needles only, for non-disposable insulin delivery devices), lancets and chemical reagent testing materials used for monitoring diabetes.

If a plan includes over the counter DINs, the following classes may be eligible:

acne preparations analgesics antacids antifungals antihistamines antimalarials antinauseants antipsoriatics	antiseptics cough and cold preparations diarrhoea preparations iron supplements laxatives mucolytic agents muscle relaxants nitroglycerin	pediculocides potassium replacements scabicides single entity calcium salts single entity fluorides topical emollients
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If a plan is “prescription-by-law”, the following over the counter products may be eligible benefits:

- nitroglycerin
- potassium replacements
- selected single entity fluorides
- selected iron supplements

Natural health products and TELUS Health drug plans

Health Canada introduced legislation to regulate natural health products on January 1, 2004. Under this legislation, natural health products are defined as the following: vitamins and minerals, herbal remedies, homeopathic medicines, traditional medicines, probiotics, and other products like amino acids and essential fatty acids. These products would be issued a Natural Product Number (NPN) or a Homeopathic Medicine Number (DIN-HM).

Natural health products that had previously been issued a drug identification number (DIN) were given a six-year period, from January 1, 2004 to December 31, 2009, to transition to an NPN or DIN-HM. All natural health products must comply with all the Regulations by January 1, 2010.

Effective January 1, 2010, all DIN products changing status to natural health products will be removed from coverage under TELUS Health' drug plans. In addition, products may continue to be removed from coverage after January 1, 2010 as new information becomes available from Health Canada. Examples include, but are not limited to, the following: iron supplements, potassium and magnesium.

Please note that there may be some cases where a plan sponsor may continue to include these natural health products as covered drug plan benefits.

Generic plans

If a plan has a generic rider, then the adjudicated ingredient cost will be based on the lowest priced interchangeable product recognized in the province where the prescription is dispensed, plus a professional fee.

Prescriptions ordered as "No Substitution" by the authorized prescriber , are eligible for payment above the cost of the lowest priced interchangeable product, when the claim is flagged as "N" for "No Substitution" or Product Selection = "1" (Prescriber's Choice) for CPhA3 EDI claims. Please note that certain groups may have a mandatory generic substitution plan where the lowest cost interchangeable product will still be paid even if "No Substitution" is ordered by the authorized prescriber.

Frozen formularies

A frozen formulary is a plan that does not automatically allow for the inclusion of new products. The benefit list will remain constant as of a specific date. Any new product introduced after this date will be evaluated on an individual basis for inclusion to the plan.

The TELUS Health Assure Claims National Formulary

The TELUS Health Assure Claims National Formulary has been created to serve the needs of the working population. The TELUS Health National Formulary Committee manages this formulary with consultation from ReVue, an external, independent group of healthcare experts. In managing the TELUS Health Assure Claims National Formulary, various references are considered including medical and clinical research, standards of therapy, and clinical practice guidelines.

Exclusions

Most TELUS Health plans exclude the following categories of products.

- Atomisers, appliances, prosthetic devices, colostomy supplies, first aid kits or equipment, electronic diagnostic monitoring or testing equipment (such as "Glucometer®"), non-disposable insulin delivery devices (such as "Novolin Pen®"), delivery or extension or spacer devices for inhaled medications (such as "Diskhaler®", "Aerochamber®"), spring loaded devices used to hold lancets, alcohol, alcohol swabs, disinfectants, cotton, bandages, or supplies and accessories for the aforementioned.
- Oral vitamins, minerals, dietary supplements, infant formulas, or injectable total parenteral nutrition (TPN) solutions, whether or not such a prescription is given for a medical reason, except where Federal or Provincial law requires a prescription for their sale.
- Diaphragms, condoms, contraceptive jellies/foams/sponges/suppositories, intrauterine devices (IUDs), contraceptive implants, or appliances normally used for contraception whether or not such a prescription is given for a medical reason.
- Homeopathic and Herbal preparations.
- Prescriptions dispensed by a physician, dentist or in a clinic or in any non-accredited hospital Pharmacy, or for treatment as an inpatient or outpatient in a hospital, including emergency status and investigational status drugs, unless otherwise approved by the insurance carrier.
- Preventative immunization vaccines and toxoids.
- Allergy extracts, compounded in a lab, and not bearing a unique DIN number.
- Products bearing a valid Natural Product Number (NPN) issued by Health Canada
- Items deemed cosmetic (even if a prescription is legally required or prescribed for a medical reason), such as topical minoxidil, topical preparations considered cosmetic in nature (Neostrata products, de-pigmenting agents), or sunscreens.
- Any medication that the person is eligible to receive under the applicable Provincial Drug Benefit Plans.

Dispensing limitations

Most plans allow a maximum of a 34-day supply for non-maintenance medications, and 100-day supply for maintenance medications if so ordered by the authorized prescriber.

Any request for quantities greater than a 100-day supply, the cardholder should contact their Benefits Department, otherwise the cardholder will be required to pay out of pocket for the excess supply and submit the receipt manually for reimbursement.

Maintenance classification is assigned on a per DIN basis and includes most of the drugs in the following classes:

- antiasthmatics
- antiparkinson
- antihypoglycemic agents
- antibiotics for acne
- antidepressants
- transdermal or oral contraceptives
- anticoagulants
- cardiac agents
- potassium replacements
- anticonvulsants
- female hormone replacement
- thyroid agents

Where appropriate, please dispense a 100-day supply of these medications, with only one dispensing fee charged per 3 months. This is an excellent example of how pharmacies can work with TELUS Health to provide cost-efficient, quality pharmaceutical care.

Note: In BC, WSBC follows the BC Pharmacare guidelines for days supply.

Dispensing Fee Limits

On April 1, 2014 TELUS Health will begin offering a new option to plan sponsors to help manage their drug plan costs. A plan sponsor currently can limit the fee by setting a fee cap, or may have the fee as a deductible. The new option will limit the number of dispensing fees reimbursed in a defined period of time (e.g. monthly, annually). A plan sponsor can customize this option by deciding on the dispensing fee limits and which drugs or drug classes the limits impact.

When a dispensing fee limit is reached, the pharmacy will receive the following return code **6034: EXCEEDS MAX # OF DISP FEES FOR THIS DRUG**. After the maximum number of fees is reached, the pharmacy may charge the plan member their usual and customary dispensing fee.

Plan members will be advised in advance from their insurance company if dispensing fee limits apply to their plan design.

Maximum Allowable Cost Pricing (MAC) or Reference Based Pricing (RBP)

A number of plan sponsors offer managed care plans that specify the maximum amount reimbursed on a claim. This is called Maximum Allowance Cost (MAC) pricing or Reference Based Pricing (RBP). MAC pricing or RBP means the drug price considered by the plan is based on the price of a different product, within the same therapeutic category. The reference drug can be selected in a variety of ways, but ultimately the insurance carrier and/or the plan sponsor decides. The reference drug is not always the generic, or the cheapest drug. Often times it is the drug that is used most frequently in the affected group or province. Insurers can use this program in one DIN class or in multiple DIN classes. The reference drug is always in the same category as the drug being adjudicated.

The return code 6012 – “cross select pricing” (CPH3 code DK) -- means the drug being adjudicated is part of this type of plan. The pharmacist is not expected to consult the physician to switch the drug to a lower costing one. The cardholder and the physician are free to choose any drug in the therapeutic category; however, it will only be reimbursed at the reference drug price. The cardholder is responsible to pay the difference in cost between the drug dispensed and the reimbursed amount.

The TELUS Health Maximum Allowable Cost (MAC) Program

Effective January 1, 2013, a number of groups will be launching the TELUS Health Maximum Allowable Cost (MAC) program. Maximum Allowable Cost is the maximum reimbursable amount for specific drugs within the same therapeutic class. Details of the program have been sent to affected plan members. Depending on the drug category, a few drugs may be available below the price of the reference drug and not subject to a cutback.

When a drug claim subject to the MAC pricing program is submitted, the plan member will be reimbursed only up to the price of the reference drug chosen for that class. The value returned after claim adjudication will show how much is to be collected from the patient, and will depend on the price difference between the chosen DIN and the reference drug.

Plan members opting to use more expensive alternatives will be required to pay the difference between the drug dispensed and the reimbursement amount.

Drug classes and drugs included in the MAC Program* (as of December 2012)		
Drug Class	Specific drugs (including generics) above MAC	Drugs within MAC
Angiotensin converting enzyme inhibitors	Mavik (Trandolapril) Accupril (Quinapril) Coversyl (Perindopril) Monopril (Fosinopril) Vasotec (Enalapril) Inhibace (Cilazapril) Lotensin (Benazepril)	Altace (Ramipril) Zestril, Prinivil (Lisinopril)
Angiotensin II receptor blockers	Cozaar (Losartan) Olmetec (Olemesartan) Teveten (Eprosartan) Avapro (Irbesartan) Edarbi (Azilsartan)	Diovan (Valsartan) Atacand (Candesartan) Micardis (Telmisartan)
Dihydropyridine calcium channel blockers	Plendil, Renedil (Felodipine) Adalat XL (Nifedipine)	Norvasc (Amlodipine)
HMG-CoA reductase inhibitors	Lipitor (Atorvastatin) Zocor (Simvastatin) Mevacor (Lovastatin) Pravachol (Pravastatin) Lescol (Fluvastatin)	Crestor (Rosuvastatin)
Proton pump inhibitors	Pantoloc (Pantoprazole sodium) Pariet (Rabeprazole) Dexilant (Dexlansoprazole) Prevacid (Lansoprazole) Losec (Omeprazole) Tecta (Pantoprazole magnesium)	Pariet (Rabeprazole)

*The reference drug/price is subject to change.

When you submit a drug claim that is subject to the MAC pricing program, you may receive one or both of the following return codes and translated messages, depending on your software:

Return Codes from MAC Pricing Program		
	Message 1	Message 2
CPhA3 Code	QR: Maximum Allowable Cost (MAC) paid	E9: Reduced to reference-based price
TELUS Code	6028: Maximum Allowable Cost paid	6029: Reduced to price for DIN 12345678*

*Multiple generics from various manufacturers may be eligible at the same reference price. Due to messaging limitations, the DIN returned is just one example of many eligible products.

The value returned on the claim will show how much is to be collected from the patient.

The cardholder and the physician are free to choose any drug in the therapeutic category; however, it will only be reimbursed at the reference drug price. The cardholder is responsible to pay the difference in cost between the drug dispensed and the reimbursed amount.

New Drug Plan Coverage Based on Drug Price

TELUS Health has introduced new coverage options for plan design and reimbursement. In addition to the standard plans that offer coverage at specific percentage levels and/or fixed dollar deductible amounts, certain plans will now provide the option of reimbursing specific DINs at a customized price.

Unlike a standard price cutback, which is based on our standard TELUS Health price file and cannot be passed on to the patient, this customized price is considered the amount reimbursed by the plan. Similar to a plan that covers 80%, with the patient paying the remaining 20%, the customized price of the DIN is considered the coverage amount, and the patient must pay the price difference. The following return codes are associated with these claims.

	Message
CPhA3 Code	FG: Drug cost paid as per provider agreement
TELUS Code	6030: Drug cost paid as per provider agreement

The customized price may be based on a Generic Price, a Maximum Allowable Cost program, or may simply be a fixed percentage of the price of a particular drug.

For example, a plan that previously provided 90% coverage may also cover specific drugs based on a customized price (as determined by the plan sponsor) of 70%:

A claim for Dispensing Fee = \$8 and DIN cost = \$100

The DIN Cost Eligible will be reduced to \$70 (as chosen by the plan sponsor)

The Claim will be paid at Dispensing Fee = \$7.20 and DIN Cost \$63 (90% of \$70)

The patient will be responsible for \$37.80



Section 9

The Trial, Maintenance and
Prior Authorization Programs

Section 9 - The Trial, Maintenance and Prior Authorization Programs

The TELUS Health Trial, Maintenance and Prior Authorization Programs are available options for employers to select for their drug plans. As a result, only certain cardholders will be subject to these programs. These programs can be used independently or in combination.

Trial Drug Program

The Trial Program is a voluntary program designed to promote the dispensing of smaller quantities of prescription drugs that have a high incidence of side effects, and are a new treatment for the cardholder. This prevents waste if the medication is not tolerated.

Procedure for Trial Program:

1. For drugs eligible under the Trial Program, you will receive the message “INVALID DAYS SUPPLY – TRIAL DRUG PROGRAM.”
2. Ask the cardholder if they would like to participate in the Trial Program. If the cardholder refuses, use the override code UG. If the cardholder accepts, you can resubmit a 7-day supply of the medication.
3. Contact the cardholder after 5 or 6 days to determine if the drug is effective and tolerated.
4. If the drug is tolerated, the balance of the prescription can be filled and the pharmacy is eligible to receive a second dispensing fee.
5. If the drug is not tolerated, you may choose to contact the prescribing physician to request an alternative therapy.
6. You can submit a claim for the alternative therapy, which may also be subject to the Trial Program.
7. If no alternative therapy is prescribed after consultation with the prescribing physician, you may be eligible to receive an \$8.00 cognitive fee. The cognitive fee can be billed to TELUS Health using PIN number 19000001.

Examples of drug classes included in telus' Trial Program:

- Angiotensin-Converting Enzyme (ACE) Inhibitors
- Angiotensin II Receptor Blockers
- Beta Blockers
- Calcium Channel Blockers
- Lipid Lowering Agents
- Proton Pump Inhibitors

Maintenance Program

The Maintenance Program is a voluntary program designed to encourage the dispensing of a larger days supply to cardholders who are taking a medication for a long duration.

Procedure for Maintenance Program (for drugs considered maintenance by TELUS Health):

For cardholders on this program, claims for drugs considered by TELUS Health to be Maintenance drugs will get the warning message "DRUG ELIGIBLE FOR 100 DAY MAINT QUANTITY." This is to encourage cardholders to get a larger drug supply for medication intended for treatment of a chronic condition. You may need to contact the physician for authorization to dispense a 100-day supply of the medication.

Procedure for Maintenance Program (for drugs considered acute by TELUS Health):

1. For drugs eligible under the Maintenance Program, you will receive the message "RESUBMIT ONE MONTH SUPPLY."
2. Ask the cardholder if they would like to participate in the Maintenance Program. If the cardholder refuses, use the override code UG to opt out of the program. This will allow the claim to be processed; however, since the cardholder has opted out of the program the claim is still subject to any days supply limitations (e.g., 34 days) set by the employer.
3. If the cardholder accepts, you must adjust the drug quantity and days supply and resubmit the claim with a 30-day supply.
4. After three consecutive one-month prescriptions, the cardholder will be eligible to receive a three-month supply. When filling the third one-month supply, you will be prompted with the message "SUBMIT 3 MONTHS NEXT."
5. The rejection message "RESUBMIT 3 MONTH SUPPLY" will appear when you fill the fourth prescription for a 30-day supply.
6. You may need to contact the doctor to increase the days supply. Upon receiving approval from the physician, adjust the drug quantity and days supply and resubmit the claim for three months. The pharmacy may be eligible to receive an \$8.00 cognitive fee. The cognitive fee can be billed to TELUS Health using PIN number **00999072**.

Trial and Maintenance Programs combined

Procedure for Combined Trial and Maintenance Programs:

1. The Trial Program takes precedence over the Maintenance Program.
2. Follow the steps as described in the Trial Program.
3. When you submit the balance of the prescription, the days supply cannot exceed 34 days. Caution: If a claim with a days supply greater than 34 days is submitted, the drug cost will be cut back to the cost of a 34-day supply, and the system will return a message notifying you of the adjustment.
4. The balance of the original prescription will be included in the Maintenance Program steps.
5. Follow the steps for the Maintenance Program.

TELUS Health may add or remove drugs from the program or change the clinical protocols when deemed necessary.

If for any reason the cardholder chooses not to participate in these voluntary programs, or if you feel it is appropriate to override the programs, the following codes may be used:

- UG Consulted patient – dispensed as written
- MG Override – various reasons
- MV Override – vacation supply (still subject to rules surrounding Vacation Supplies, see section 5)

For audit purposes, TELUS Health requires that the pharmacy document all relevant details about the prescription to support the selection of overrides and the submission of claims for cognitive fees.

Prior Authorization Program

The Prior Authorization Program is designed to target high volume and/or expensive medications that are not necessarily first-line therapies or may be used for non-approved indications. Individuals will be reimbursed for the drug only if they meet the medical criteria as defined by clinical guidelines. These guidelines are similar to those established by Provincial Formularies as well as Health Canada approved information on the product monograph of the medications. Cardholders have the option of paying for the medication if they do not want to delay starting therapy. Note that if the plan sponsor selects the Prior Authorization Program, you cannot override the reject at the pharmacy.

For a list of current medications on the Prior Authorization Program, refer to the following link:

<http://www.telushealth.com/health-solutions/claims-and-benefits-management/drug-claims/prior-authorization-program/forms>

Procedure for prior authorization program:

1. For cardholders on this program, a claim for a targeted drug will be declined with the message "PRIOR AUTH REQUIRED." Please note that if a claim is rejected with the messages "DIN NOT COVERED", "DIN/PIN NOT A BENEFIT", "CARRIER AUTH REQUIRED" or "CRDHLD TO CONTACT INSURER FOR AUTH FORM" at the end of the message sentence, then the cardholder is not eligible for Prior Authorization and this program does not apply.
2. The cardholder is required to obtain the appropriate Prior Authorization Program request form from either their employer or their insurer's website.
3. The form must be completed by cardholder and the patient's physician and faxed to TELUS Health Pharmacy Services department at 1 866 840-1509 or by mail to TELUS Health, 4141 Dixie Road. PO Box 41154, Mississauga, ON. L4W 5C9. A complete request must include signature of the patient (or parent/legal guardian) and the physician before it is processed.
4. Upon receiving the form containing all the required information, the request will be evaluated within two to five business days. Pharmacy Services will then contact the cardholder, or the pharmacy as indicated on the form, with the result.
5. Once the request is approved, further Prior Authorization application is seldom needed, unless required by the patient's drug plan. In some cases, payments are subject to annual limitations or total dollar maximums.

Please note: The pharmacy name and phone number are optional information the cardholder can supply to us on the Prior Authorization Program's reimbursement request form. This information allows TELUS Health to contact the cardholder's pharmacy with the result of the request. The pharmacy may opt to discuss alternative therapies with the cardholder if the request is declined, or to contact them to collect their approved prescription.

TELUS Health or the insurer may add or delete drugs from the Prior Authorization Program or change the clinical criteria when deemed necessary.



Section 10

e-Sampling Program

Section 10

e-Sampling Program

TELUS Health, in collaboration with participating pharmaceutical manufactures, offers an e-sampling program, which allows pharmacies to provide medication samples to your patients at no charge. This replaces the physical samples pharmaceutical manufactures would leave with physicians, and has the added benefit of including the pharmacist in the sampling process.

Patients will receive a pre-printed Sampling coupon from their physician. When the coupon is accompanied by a prescription from an authorized prescriber, the patient can redeem the coupon for the specified medication, dosage and quantity at the pharmacy of their choice. The cost of the medication and the dispensing fee are billed directly to TELUS Health, and the patient is not required to pay for the sample medication.

Every e-Sampling coupon will look slightly different; however, the TELUS Health Assure logo will appear on all coupons. Each coupon contains drug card billing information in the same format as the TELUS Assure Claims Card. The claim processing for a Sampling coupon works in the same manner as a regular prescription. The claim information is transmitted for adjudication to TELUS Health and the pharmacist receives the real time adjudication result. Following submission of the Sample claim, please remove the Sample coupon billing information from the patient's profile to prevent an unnecessary reject in the future. The pharmacies will receive payment in the same way as the existing payment setup with TELUS Health.

The coupon presented by the patient can only be used for that specific patient and is not transferable. Each coupon can only be used once and only one coupon is to be processed per patient. The specified medication, dosage and quantity claimed must match the physician's prescription and cannot exceed any maximum specified on the coupon. Changes to the medication or strength are not permitted. The quantity dispensed may be less than the quantity on the Sampling coupon; however, the balance cannot be billed later. Please attach the coupon to your computer generated "hardcopy" and retain in your files for audit purposes.



Section 11

PSHCP

Section 11

PSHCP

TELUS Health is the Pharmacy Benefits Manager for the Public Service Health Care Plan (PSHCP). The PSHCP has implemented a pay-direct drug program for all PSHCP members and their eligible dependants. Pharmacies can now submit drug claims and some medical supply claims electronically on behalf of PSHCP plan members.

Contact us:

Tel.: 1 800 668-1608

Fax: 1 866 840-1466

Monday - Sunday: 5:30 a.m. to 2 a.m. ET

When contacting the Pharmacy Support Centre, please have your special **PSHCP 10-digit provider number** available.

These phone lines are for pharmacies ONLY. Please DO NOT give cardholders the Pharmacy Support Centre telephone number. If cardholders have any questions or concerns, they should contact their Benefits Department or Plan Administrator at their place of employment.

More helpful information can be found on our website at:

<http://www.telushealth.com/health-solutions/claims-and-benefits-management/pshcp-provider-information>

Members of the PSHCP will have a **Carrier Code of 12** on their pay-direct drug cards. Examples of the cards can be found on our website, under 'PSHCP Information'.

Handy references pertaining to medical supplies are also available on our website.

PSHCP medical supplies pseudo DIN list:

<http://www.telushealth.com/health-solutions/claims-and-benefits-management/pshcp-provider-information/supplies-list>

PSHCP diabetic supplies pseudo DIN list:

<http://www.telushealth.com/docs/assure-claims/diabetic-pseudo-din-list.pdf>

TELUS Health is the pharmacy benefits manager for PSHCP. The same pharmacy policies and procedures for regular TELUS Health claims apply to all PSHCP claims submitted to TELUS Health. Please inform the plan member there is a limited day supply allowed for online adjudication. Plan members are required to discuss with their plan administrator for additional day supply, i.e. vacation supply, etc.

Appendix 1

Request for change in provider profile

Whenever a pharmacy makes a change in any of the categories listed below, the designated pharmacy manager must inform TELUS Health so we can update your provider profile. Please follow the instructions on how to notify us.

Types of pharmacy change:

- Change in pharmacy contact information such as address, phone number, fax number, or email address (see Instruction A)
- Change in dispensing fee (see Instruction A)
- Change in payment option (see Instruction A)
- Change in bank account (see Instruction A)
- Change in designated pharmacy manager only (see Instruction B)
- Change in legal name (see Instruction C)
- Change in ownership (see Instruction C)

You can now complete a simple change request form to notify us. This is for all changes except a change in designated pharmacy manager, change in legal name, or a change in ownership.

Instruction A : Please complete the Pharmacy Provider Change Request Form included in this Appendix and send it to Provider Services. The form can also be accessed online at <http://www.telushealth.com/Solutions-for-pharmacists/download-drug-claims-documents>. Just click on the Pharmacy Provider Change Request Form in the Pharmacy Support Tools section. You can also call the TELUS Health Assure Claims Pharmacy Support Centre at 1 800 668-1608 to request a form to be faxed to you.

Instruction B : For the change in designated pharmacy manager only and no other changes, please complete Pages 1 and 2 of the Pharmacy Provider Agreement and fax it to 1 866 840-1466.

Instruction C : For the change in legal name or change in pharmacy ownership, please contact the TELUS Health Assure Claims Pharmacy Support Centre to request a new Pharmacy Provider Agreement. TELUS Health will issue a new provider number to you upon receipt of the signed new agreement.

Why is it important to inform us about any changes?

Your pharmacy provider number is directly linked to your provider profile. In order to ensure you are paid properly and according to the payment instruction, you have given us, you must provide us with the most current information. A change in any of the above categories may affect you financially.

If the pharmacy profile change includes a change of bank account, please verify that the proper payment has gone into your new account the day after the effective date of your account change. If there are any discrepancies, please contact the TELUS Health Assure Claims Pharmacy Support Centre immediately.

Pharmacy Provider Change Request

We require TWO weeks advanced notice for any changes to your profile to ensure changes will be done on time.

Send completed form to:

TELUS Health Inc.

5090 Explorer Drive, Suite 1000, Mississauga, ON

L4W 4X6

or FAX it to: **1 866 840-1466**

Need help? Please call **1 800 668-1608**

PART A — Providers Current Information (MUST BE filled out)

Legal Registered Name:	Provider No:
Contact:	Phone/Fax No:

Please indicate the type of change:

- | | |
|---|--|
| <input type="checkbox"/> Change of Operating Name - complete "Part B" | <input type="checkbox"/> Change in Payment Option – complete "Part E" |
| <input type="checkbox"/> Change of Address – complete "Part C" | <input type="checkbox"/> Change in Banking Information – complete "Part F" |
| <input type="checkbox"/> Change in Dispensing Fee – complete "Part D" | |

PART B — Change of Operating Name

* If this is a change of Legal name you will need to fill out a new agreement and receive a new provider number

PART C — Address Change

New Address:	Effective Date:
City, Province:	Postal Code:
Phone/Fax No:	E-mail Address:

PART D — Dispensing Fee Change

Present U & C Fee:	Effective Date:
New Fee:	

PART E — Payment Option Change

Present Payment Option:	Effective Date:
-------------------------	-----------------

New Payment Option:

PART F — Bank Change (if completing this section, please fax or mail. For your security, DO NOT send by email)	
Bank Name:	Bank No:
Account No:	Transit No:

Note: If the cheque is not pre-printed with your name (either legal or operating name or both) then a letter from the bank, signed by an officer of the bank, identifying the name of the account, confirming the account number and the names of the signing officers is required.

If you are changing your bank account, we strongly recommend that you verify all payments have gone into the correct account the day after the bank account change.

Please note: We require the Designated Pharmacy Manager to sign the form. If there has been a change of pharmacy manager since signing the agreement with Emergis Inc., then we require a Change of Manager form to be filled out.

Authorized Signature of Pharmacy Manager	Print Name	Effective Date

Appendix 2

Diabetic Pseudo-din List

An updated list can be accessed online at:

<http://www.telushealth.com/Solutions-for-pharmacists/download-drug-claims-documents>

Appendix 3

Glossary of terms

Actual Acquisition Cost (AAC)	The real cost paid to obtain a drug. This may be the purchase price direct from the manufacturer or from a recognized pharmaceutical wholesaler.
Adjudication	Processing a claim through a series of edits that determine appropriate payment.
Authorized Prescriber	An authorized prescriber is a physician, surgeon, dentist, or other healthcare professional prescriber in good standing with their governing body, where provincial laws permit these persons to prescribe. Any provincial restrictions placed on the prescribing practices of the above listed professions are followed by TELUS Health (e.g. a specific list of drugs that a practitioner can prescribe from)
Cardholder Exception	The plan sponsor has instructed the insurance carrier to allow coverage of one drug or a group of drugs for a specific cardholder. Other family members and employees at that company are not eligible unless they too have had an exception authorized.
Carrier	Insurance company insuring the plan or providing administration services.
Co-Insurance	A percentage (e.g. 10% or 20%) of the cost of the drug or prescription that must be paid on each item every time a prescription is dispensed.
Co-Pay	A set dollar amount applied to each individual prescription dispensed (e.g. \$2.00 or \$5.00 per prescription).
CPhA3	The standard established by the Canadian Pharmacists Association for electronic exchange of claim information.
Deductible	A set dollar amount that must be paid by the cardholder and/or dependant's before coverage of health benefits can begin. Deductibles are normally reset annually. (e.g. \$10.00/\$50. 00), and do not necessarily coincide with a new calendar year.
Dependent Coverage	The employee has insurance that would include coverage for a spouse and/or eligible children.
Dispensing Fee Cap	The plan sponsor may opt to pay only a fixed dollar value towards the dispensing fee. This may be set at various levels, depending on the plan.
Drug Utilization Review (DUR)	Most pharmacies utilize software programs that identify levels of potential drug interactions. TELUS Health DUR check goes one-step further, in that the check is run against all claims for the cardholder processed through the TELUS Assure Claims Card. TELUS Health then alerts the pharmacy staff of potential interactions with drugs dispensed in any other pharmacy.
Electronic Data Interchange (EDI)	The transfer of data between the pharmacy and TELUS Health using networks, and/or the Internet. EDI is increasingly important as an easy mechanism for secure exchange of confidential information.
Electronic Funds Transfer	The paperless transfer of money from one bank account to another.
Electronic Reimbursement	Online verification of coverage and eligibility resulting in claim settlement in real time.
TELUS Health Assure Claims National Formulary	This is TELUS Health own managed care plan. It is not necessarily related to any specific drug plan.
Formulary	A specific list of eligible drugs. Formularies may mimic provincial formularies, and be updated to reflect provincial changes. A formulary may also be created at the request of an employer and maintained on their behalf.
Issue Number	This two-digit number (usually 01) acts as a control if a card is lost or stolen. It is essential to make sure that the most current issue number is recorded.

Lowest Cost Alternative	The lowest unit cost established for a drug within a set of inter-changeable generics. A plan with a generic rider will reimburse the pharmacist to the level of the lowest cost generic.
Maximum Allowable Cost (MAC)	The drug price paid by the plan is based on a different product within the same therapeutic category. See also RBP (Reference Based Pricing).
Maintenance and Non-Maintenance Drug	Maintenance drugs are those that are used long term, e.g. thyroid drugs, blood pressure drugs. Non-maintenance or acute drugs are those taken for a shorter period of time, e.g. antibiotics and cough suppressants.
Maintenance Program	A voluntary program designed to encourage the dispensing of a larger days supply to cardholders who are taking maintenance or acute medication for a long duration and have been established on the therapy.
Pharmacy Benefit Manager (PBM)	A company (such as TELUS Health) that adjudicates online prescription claims from registered pharmacies where a signed Provider Agreement exists.
Plan Sponsor	The employer or organization that pays for the insurance.
Policy Year	The anniversary of the date when the coverage came into effect. This may determine when the annual deductible is reset; however, on some plans deductibles are managed on a calendar year basis.
Preferred Provider Network (PPN) or Preferred Provider Option (PPO)	Employers may decide to have their members' prescriptions filled from certain pharmacies or chains of pharmacies. These pharmacies have agreed to provide additional control services on prescribed drugs at the point of sale.
Primary Cardholder	Person for which the benefits have been setup. Usually the employee or member of the Plan Sponsor.
Settlement Period	The payment schedule determined by the pharmacy. Options include next day electronic fund transfer, twice monthly or every thirty days.
Sliding Co-Pay	Employers will pay a percentage of the first "x" dollars spent and then a different percentage of all claims above that limit.
Trial Program	A Voluntary program designed to promote the dispensing of smaller quantities of prescription drugs that have a high incidence of side effects, when the cardholder has not used the medication previously.
Unlisted Compound Code	The number supplied by the software company to indicate whether the extemporaneous compound is a cream, ointment, liquid for internal use, etc.

Appendix 4

Common reasons for rejection

1. DIN not covered

This reject message indicates that the DIN/PIN is not a benefit under the plan. The cardholder must pay cash for the prescription or contact their physician to see if an alternative could be prescribed.

2. Card not effective

When this message appears, it indicates that the card is not currently active. The cardholder must contact their plan administrator to correct the problem. The cardholder must pay for the prescription.

3. Card terminated

When this message appears, it indicates that coverage has been cancelled active. The cardholder must contact their plan administrator to correct the problem. The cardholder must pay for the prescription.

4. Cardholder has single coverage only

This indicates that the cardholder has not registered any dependants under their benefits plan. The cardholder must contact their plan administrator to correct the problem. The cardholder must pay for the prescription.

5. Overage dependent not registered

Once a dependant reaches the maximum age (18, 19, or 21 for example) they must register as an overage dependent. The cardholder must contact their plan administrator to correct the problem. The cardholder must pay for the prescription.

6. Cardholder information is incorrect (usually DOB difference)

Please verify that the correct relationship code and date of birth have been entered for the cardholder. If you are still having difficulties, please see Incorrect Date of Birth, Section 4, Page 16 or contact the Pharmacy Support Centre for further assistance.

7. Prior Auth required

If you receive this reject message, the cardholder is required to obtain the appropriate Prior Authorization Program request form from either their employer or their insurer's website. The Cardholder and their physician must complete the form. Once approved Pharmacy Services will then contact you or the cardholder, as indicated on the form, with the result. In addition, once the claim is approved, further Prior Authorization application is not required, unless prompted by our system. In some cases, payments are subject to annual limitations or total dollar maximums.

8. Carrier auth required

If you receive this reject message or "CRDHLD TO CONTACT INSURER FOR AUTH FORM" then the cardholder is not eligible for Prior Authorization. The Cardholder must contact their plan administrator directly to obtain approval for coverage of the drug in question.

Appendix 5

PINS for common compounds

NOTE: Use of these PINs will determine eligibility only. If any ineligible bases, ingredients or formats are used in the compound, it can be still deemed ineligible during review.

	PIN/DIN to be used	Notes
Methadone	Varies by province (see below)	Submit without using an unlisted compound code, cost should include all compounding charges (fee submitted separately).
British Columbia	66999997	Methadose™ 10mg/ml intervention
	66999998	Methadose™ 10mg/ml no intervention
	66999999	Methadose™ 10mg/ml intervention
	67000000	Methadose™ 10mg/ml no intervention
Alberta	N/A	Methadone compounds no longer eligible in Alberta as of Sept 1, 2013
Saskatchewan	00990043	
Manitoba	N/A	Methadone compounds no longer eligible in Manitoba as of January 2015
Ontario	N/A	Methadone compounds no longer eligible in Ontario as of Sept 1, 2014
Quebec	00907561	
New Brunswick	00999734	
Nova Scotia		
Newfoundland		
Prince Edward Island	N/A	Methadone compounds no longer eligible in PEI as of Feb 17 th , 2014
NIHB (COB Claims only)	00908835	
Methadone capsules	00990103	Methadone pain suppositories
British Columbia (for Pain Management)	N/A	Use relevant DIN/PIN as of Mar 1, 2014
progesterone suppositories	00990054	For all strengths. NOTE: excludes 100mg as it mimics Endometrin®.
progesterone topical compounds	90800233	For all strengths.
Remicade®	Product DIN	Submit without an unlisted compound code, cost should include compounding time.
testosterone topical compounds	90800234	For all strengths. NOTE: for testosterone, not covered if it mimics AndroGel® or Androderm®
topical estrogen(s) compounds (containing estriol/estrone/estradiol)	00990111	
Topical Non-Steroidal Anti-Inflammatory Drugs (NSAIDs)	00999984	For all strengths. NOTE: for diclofenac, not covered if it mimics Pennsaid™ or Voltaren Emulgel™
diclofenac topical		
ibuprofen topical		
indomethacin topical		
ketoprofen topical		
naproxen topical		

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assure
Claims

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