

# UNDERSTANDING PRESCRIPTION INSURANCE

## Prescription and Medical Insurance Are Different

When students bring their prescriptions to the WSSU Wellness Center Pharmacy, they are usually asked if they have their prescription insurance. Oftentimes the student produces a medical insurance card which does not contain the proper prescription insurance information.

At this point we can do nothing for the student other than to suggest that they call their parents and find out where the “missing card” or card information is. The students never enjoy hearing this and often state that their “other” pharmacy has always been able use this card! In reality, the other pharmacy requires or would have required the same prescription card information and must have received the customer's prescription insurance information through some other means; i.e. eventually provided by patients’ family or patients home drugstore.

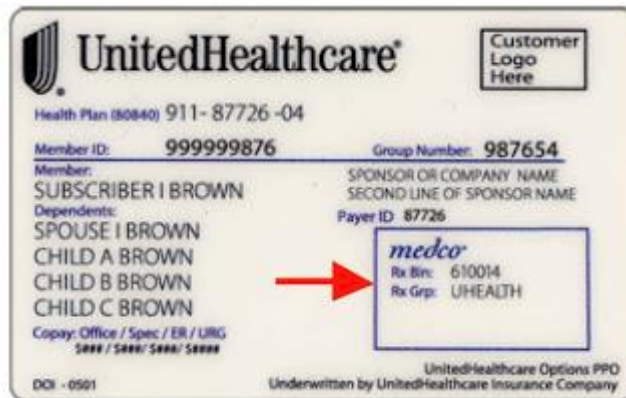
## The Solution

The best way to avoid this situation is through basic insurance card education. Insured individuals should always carry their insurance cards with them, but before cramming it into the wallet take a minute to read the information on the card. Generally the information will be presented in one of three ways:



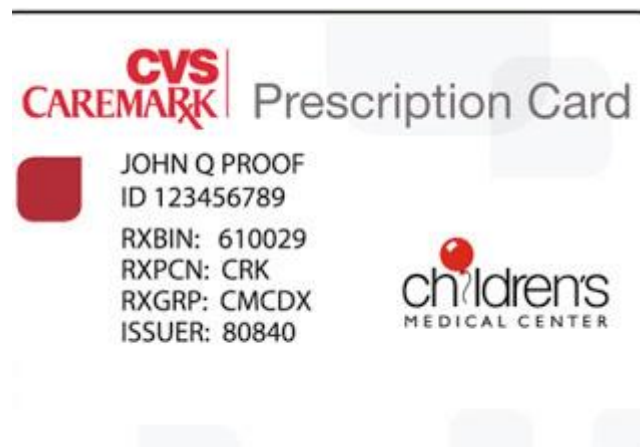
## Cigna Prescription Insurance Card

If the insurance company covers prescription costs along with the medical coverage the letters Rx will be printed somewhere on the card.



## United Healthcare Prescription Insurance Card

Sometimes the medical insurance company does not cover prescriptions but prints the information of the prescription insurance company that does cover it on the same card.



## Caremark Prescription Insurance Card

Other times a different company handles the prescription coverage and in turn provides a separate prescription card.

**Regardless of the insurance company, the pharmacy is looking for four pieces of necessary information.**

- **RxBin** - the **Bank Identification Number** routes a claim towards the right insurance
- **RxPCN** - the **Processor Control Number** further narrows the claim to the specific insurance
- **ID** - the member's designated **identification number**
- **RxGrp** - the **prescription group number** denotes which group plan the member ID falls under

**With those four numbers the pharmacy can properly submit a claim to the right insurance. If the insurance card does not have Rx or RxBin somewhere on the card then the card most likely is not their prescription card and the customer needs to hunt that information down.**