UNDERSTANDING PRESCRIPTION INSURANCE

Prescription and Medical Insurance Are Different

When students bring their prescriptions to WSSU Wellness Center Pharmacy, they are usually asked if they have prescription insurance. Too many times the student produces an insurance card, but it is their medical insurance card and that company does not cover the student's prescription costs.

At this point we can do nothing for the student other than to suggest calling their health benefits manager and finding out which insurance company covers their prescriptions. The student never enjoys hearing this and often states that their other pharmacy has always been able use this card! In reality, the other pharmacy requires 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 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 Insurance Card

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

Caremark Insurance Card

Other times a different company handles the prescription coverage and in turn provides their own 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.