

# Eye on PBMs

## **You're Right. They're Wrong. They Win. Guess Who 'They' Are?**

I had a patient with an insurance plan processed by PBM X, let's say, whose insurance did not cover the cost of the compound. Our acquisition costs of the ingredients was approximately \$80, not including the dispensing device, time, and labor to make this compound, which contains five active ingredients. Many times the pharmacist can enter a Submission Clarification Code of 8, which allows the claim to adjudicate only for the covered ingredients in the compound.

In this particular compound, had I entered the SCC of 8, our reimbursement would have been less than \$5. Knowing this, I chose not to enter the SCC of 8, allowed the claim to reject, and told the patient that the compound was not covered. The patient paid and left the pharmacy.

A few days later, I received a call from PBM X that I needed to resubmit the claim with a SCC of 8 and reimburse the patient for the money that she paid for the compound because had I entered the SCC of 8 it would have adjudicated. I stated that I was not required to enter such a code. At this time, they argued with me and told me that I was required to enter the code, which is not true. PBM X then called our PSAO with a complaint that I was not being compliant with this claim. My PSAO advised me, and I quote, "We understand that you are not required to enter the code, but PBM X will make your life miserable if you do not do as they wish."

At this point, I was infuriated at being pushed around so I stood my ground against them, only to come in the next morning with a desktop audit from PBM X for five rather expensive compounded pain creams. Luckily, I am extremely OCD about audits and treat every compound as if it would be audited so they had nothing to "get me" on.

However, they continued to threaten me about kicking our pharmacy out of their network if I did not refund the lady. At this point, I knew I could hire an attorney and fight the PBM. But at what cost?

Thus, we refunded the patient the money, even though we were within our legal right not to force a claim through with an SCC code. It's just another prime example of the PBMs bullying pharmacies.

*Email your recent example of a problem you or a patient has had with a PBM to [mike.conlan@ncpanet.org](mailto:mike.conlan@ncpanet.org), for use in Eye on PBMs. We may edit it for length and clarity.*