



# Working With Your Insurance Provider

High cholesterol is common in our community, and navigating insurance can feel confusing. But with the right information, you can get the medicines, tests, and support you need, without extra stress or surprise costs. Here's how to make your insurance work for you.

## Coverage 101: Know your options before you fill a prescription

Understanding how your plan works helps you avoid paying more than you have to.

### Generic vs. Brand-name medications

1. Generic statins (like atorvastatin or simvastatin) work the same as brand-name versions but usually cost less.
2. Many insurance plans prefer generics and put them on the lowest copay tier.
3. If your doctor believes you need a brand-name medication, ask them to submit a prior authorization explaining why.

### Copay Tiers: Why your price changes

Most insurance plans group medications into “tiers”:

1. Tier 1: Lowest cost, usually generics.
2. Tier 2: Medium cost, preferred brands.
3. Tier 3+ or Specialty: Higher cost, often non-preferred brands or newer drugs.



### Pro Tip

If your statin is expensive, ask your pharmacy or doctor which tier it's on and whether a lower-tier option is available.

## Mail-order pharmacies can save you money



Many insurance plans let you order a 90-day supply of cholesterol medicine at a reduced cost.



Mail-order helps you stay on track with your prescription and reduces the chance of missing doses.

## Where to find help: You don't have to navigate this alone

You have resources, why not use them?

### Patient assistance programs (PAPs)

If your medicine is expensive or not fully covered:



Many drug companies offer discount cards, savings programs, or free medication for those who qualify.



These programs can be especially helpful if you're prescribed a brand-name cholesterol medication.

## Lift Every Voice Pro Tip: If you have trouble with statins, speak up and document it

Some people, especially Black adults, may experience:



Headaches



Fatigue



Muscle aches



Digestive issues

If you cannot tolerate statins, tell your provider every time, and ask them to note "statin intolerance" in your chart.

### Why this matters



Insurance companies often require proof of intolerance before approving non-statin medications.



Having it documented helps your doctor submit a strong prior authorization so you can get the treatment you need.

### How to advocate for yourself during appointments

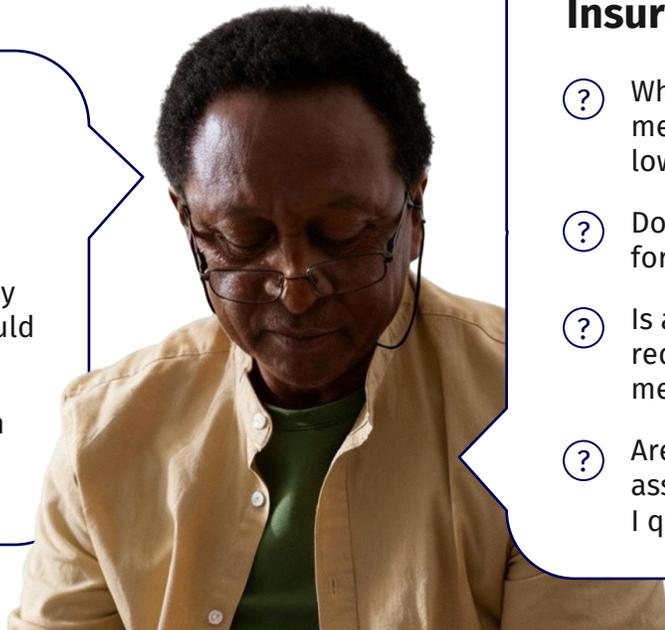
Bring this checklist to your next visit:

#### Ask Your Doctor

- ❓ Is there a generic option that works just as well?
- ❓ Which medications on my plan's preferred list should we try first?
- ❓ Can you document statin intolerance in my chart? (if applicable)

#### Ask Your Insurance Provider

- ❓ Which cholesterol medications are on the lowest copay tier?
- ❓ Do you offer mail-order for a 90-day refill?
- ❓ Is a prior authorization required for this medication?
- ❓ Are there financial assistance programs I qualify for?



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