



## West Virginia Offices of the Insurance Commissioner

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### *Insured Receives Urgently Needed Medication August 9, 2021*

The West Virginia Offices of the Insurance Commissioner (OIC) assisted an insured in receiving critical medication through local sources instead of waiting two weeks to receive it from a speciality pharmacy via mail.

A local pharmacist contacted our agency after being denied authorization to dispense critical medication for a young child with cancer. The pharmacist spent almost an hour on the phone with the pharmacy benefit manager (PBM) of the insurance company trying to obtain emergency approval to dispense the speciality medication. The request was denied because, under this particular health insurance policy, the medication was considered a specialty drug and could only be filled by their mail order specialty pharmacy even though the local pharmacy had the medication in stock, ready to dispense.

After receiving the information from the pharmacist, the OIC elevated the issue to the insurance company's management team and a resolution was reached within hours that allowed the local pharmacist to dispense the specialty prescription.

Commissioner James A. Dodrill expressed his dismay that a situation like this had occurred. Commissioner Dodrill stated, "the dispensing of critical medication should never be denied or delayed, and our office will take action to protect consumers in our market from being treated in this manner." He further stated, "I am grateful that my team was able to resolve this situation within hours of it being brought to our attention."

The OIC has several resources available to assist with insurance complaints of this type. In addition to licensing and regulating insurance companies to sell policies in West Virginia, the OIC issues licenses to pharmacy benefit managers (PBMs). The PBMs apply for licenses through our agency and are regulated by our agency. The OIC can perform examinations on the PBM companies, request additional information, perform routine reviews, and contact them on behalf of our consumers.

If you have any type of insurance dispute, please contact the OIC for assistance. Our Consumer Service Division may be contacted at 1-888-879-9842. Or you may visit our website: <https://www.wvinsurance.gov/>