

## Frequently Asked Questions for Injured Workers & Providers

### Q. What is a formulary?

- A. A formulary is a list of covered prescription medications. NJM will generally cover formulary medications if they are medically necessary, prescribed by the authorized treating physician and filled at a participating network pharmacy.

On 2/25/21, NJM adopted the **Official Disability Guidelines (ODG) Drug Formulary** for Workers' Compensation claims. The ODG Drug Formulary is a list of medications most commonly prescribed for injured workers. The ODG Drug Formulary is an evidence-based formulary that is utilized by payors, providers, and employers to support safe effective treatment in order to effectively return injured workers to health.

This new formulary is in addition to the current **NJM Excluded/Alternative Medications Formulary**, which is a list of a limited number of medications which NJM does not cover.

### Q. Where do I find the listing of the medications in the ODG Drug Formulary and the NJM Excluded/Alternative Medications Formulary?

- A. The link to both the ODG Drug Formulary and NJM Excluded/Alternative Medications Formulary is located on the WC Pharmacy Benefit information page as well as below:

<https://www.njm.com/pdf/Alternative-Medications.pdf>

<https://www.odgbymcg.com/state-formulary>

### Q. In what states does the ODG Drug Formulary apply?

- A. The ODG Drug Formulary only applies to compensable claims in New Jersey, Pennsylvania, Maryland and Connecticut. In New York and Delaware, state specific formularies take precedence.

### Q. What medications are covered under the ODG Drug Formulary?

- A. The ODG Drug Formulary provides a listing of medications that are covered under your Workers' Compensation benefits package. The medications listed as **ODG-Yes** medications are easily processed with your network pharmacy card in order to provide you the ability to obtain your medications quickly and without any delays. The **ODG-No** medications and NJM excluded medications require prior authorization from your handling adjuster or an NJM Pharmacy Nurse.

**Q. What should I do if my medication is excluded by the NJM Excluded/Alternative Medications Formulary?**

A. If your medication is excluded by the NJM Excluded/Alternative Medication Formulary, please contact your authorized, treating physician immediately. As your physician should be aware of the NJM **Excluded/Alternative Medications** Formulary, your treating doctor has two options:

- 1) Your physician can prescribe an equivalent medication covered by the formulary. This will avoid undue delays in obtaining your medication.
- 2) Your physician can request an exception to allow for the use of the excluded medication. An NJM letter of medical necessity is required. It can be found at [njm.com/pdf/Letter-of-Medical-Necessity.pdf](http://njm.com/pdf/Letter-of-Medical-Necessity.pdf), and must be sent for review to the NJM Pharmacy Benefit Department by fax at 609-671-4830, or by email to [RNPharmacyReview@njm.com](mailto:RNPharmacyReview@njm.com).

A decision will be made within two (2) business days unless we require additional information from the physician.

**Q. Why is my medication excluded by the NJM Excluded/Alternative Medications Formulary?**

A. There are several reasons why certain medications would not be automatically covered, which include:

- The use of the medication is not supported by medical evidence-based guidelines.
- The medication is not approved by the FDA.
- The medication is unproven or investigational.
- There is a medication equally effective and more cost efficient.

**B. What should I do if my medication requires prior authorization or there is a delay at the pharmacy?**

A. If the medication prescribed is an **ODG-No drug** prior review and approval is needed. This may cause a delay in processing. You can contact your assigned adjuster for any specific questions.

**Q. Who can I contact for more information or assistance?**

A. For more detailed information about the ODG Drug Formulary and the NJM Excluded Formulary medication coverage, please contact either:

- NJM Pharmacy Benefit Department at 609-883-1300 (1-800-232-6600), ext. 6210; or
- [RNPharmacyReview@njm.com](mailto:RNPharmacyReview@njm.com); or
- Your adjuster assigned to your claim.