Early Refills for Eye Drops . . .
The Law in Illinois

Patients with chronic eye conditions are now able to get “early refills” of eye drop prescriptions under their insurance plans as a result of a new law in Illinois.

What does the law do?

As of January 1, 2016, Illinois law was changed to require health insurers who provide coverage for prescription topical eye medication – eye drops – to allow refill of the prescription when at least 75% of the dosage period has passed. This provision applies to all health insurance plans in the Illinois that provide coverage for prescription medication. This is similar to the Medicare program recommendations to its Part D local carriers.

Why was this law passed?

Many patients taking eye drops have difficulty administering the medicine. Some patients “waste” drops either by putting too much into the eye or by missing the eye completely. As a result, these patients may run out before the anticipated refill date. Depending on their insurance coverage, patients could be faced with a choice of going without their eye drops or paying the full retail price for an early refill.

Does this apply to all prescriptions for eye medicine?

No. Only topical medications for chronic eye conditions are covered by this law. This would apply to conditions such as glaucoma, dry eye or inflammatory conditions which require long-term treatment. It does not apply to patients taking pills.

What should I do if my pharmacist or insurance company won’t refill my eye drop prescription?

Tell the pharmacist that the law changed on January 1, 2016, and refer him/her to Illinois “Public Act” 099-0226. If the claim is denied by your insurance company, contact the claims appeal office and refer them to this law. Alternatively, you can seek assistance from those you trust who are familiar with health insurance claims. Keep in mind that an “early refill” is allowed only after 75% of the dosage period. For example, if your prescription is for one month, then you can get a refill after 23 days. And remember, it applies only to chronic eye conditions as determined by your doctor.

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