

This unique program helps injured workers get needed medications sooner.

Helping injured workers get the care they need is the heart of our mission. We understand how important it is to them—and their families—to get healthy and back to work.

That's why we support First Fill, where injured workers can get cost-effective medications in those critical days immediately following an injury but before a decision is made on their claim.

How First Fill works

For an injured worker to be covered under First Fill, SAIF must have a worker's compensation claim on file. (This verifies that the worker is actually covered by a SAIF policyholder.) Early notification of a claim helps injured workers to qualify for the program more quickly. It's important that injured workers, employers, and health care providers notify SAIF as soon as possible when made aware of a new claim.

A list of medications covered, as well as a list of participating pharmacies, can be found on saif.com in the Employer Guide. Select "Filing and managing a claim," then "Injured worker benefits," then "Prescriptions."

First Fill frequently asked questions

What if the injured worker has a prescription that needs to be filled on the date of injury?

Policyholders who use SAIF's online 801 form—also known as Submit a Claim—can provide workers with immediate access to the First Fill pharmacy program. First Fill enrollment information is sent to workers immediately if an email address is provided. Policyholders can also print the First Fill confirmation from the Submit a Claim application. Workers can fill prescriptions using the pharmacy benefit three hours after receiving the First Fill confirmation.

What if a worker needs to refill a prescription?

Workers enrolled in First Fill will be able to get refills on prescriptions for work-related injuries or illnesses, although some prescriptions do have quantity limits.

Will the costs of the prescriptions be charged to the policy?

If the claim is accepted, the prescription costs will be charged to the policy, as would normally happen. If the claim is not accepted, the costs will not be charged to the policy.

What if a health care provider prescribes medications not covered by the program?

The worker will need to pay out-of-pocket for those medications. If a claim is then accepted, the worker may submit a Request for Reimbursement of Expenses form for reimbursement of out-of-pocket expenses.

Background

SAIF uses ArrayRx to administer pharmacy benefits for its customers. ArrayRx pools employer group pharmacy benefit plans, giving groups competitive rates and transparent contracting.

Pharmacy bills for First Fill prescriptions are handled through ArrayRx and paid by SAIF, even if the claim is later denied. This means there will be no out-of-pocket costs to the injured worker for a limited number of prescription medications related to the injury.

First Fill drug list and pharmacies

First Fill may not cover every drug that may be prescribed for a patient's work-related injury or illness. Drugs not on the list may still be dispensed, but patients will pay for these drugs until their claim is accepted. Nearly all Oregon pharmacies are in the network.

Learn more

For more information about this program, contact Amanda Mercier at amamer@saif.com.