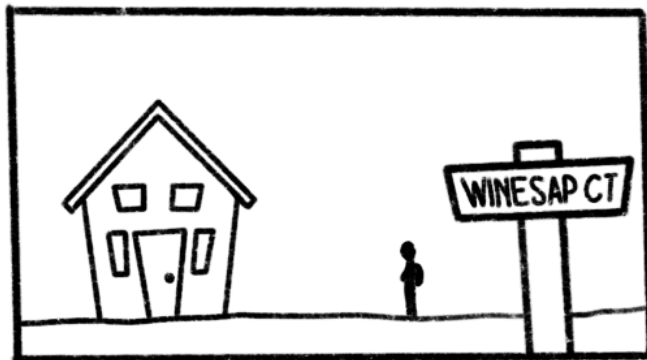


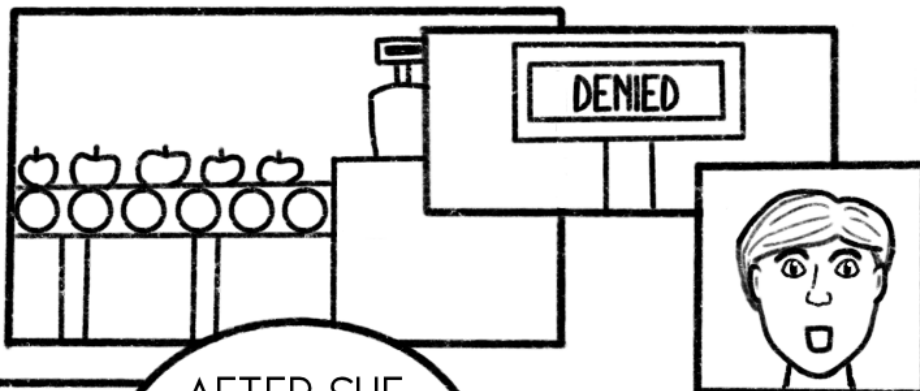
# A DENIAL IS NOT ALWAYS A DENIAL



INSIDE...



AT THE STORE...



YOUR MOM IS GOING TO NEED TO CALL THE CREDIT CARD COMPANY TO AUTHORIZE THE CHARGE

AFTER SHE CALLS I CAN RING ALL THIS UP FOR YOU

THE CREDIT CARD COMPANY JUST WANTS TO MAKE SURE THIS EXPENSIVE PURCHASE IS NECESSARY

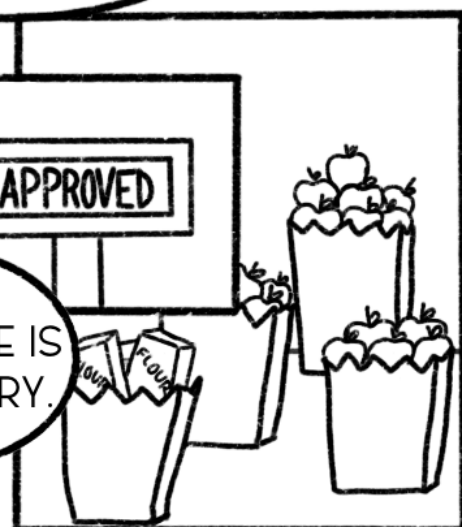


I'LL CALL THE CARD COMPANY RIGHT NOW!

THANKS MOM.

THANK YOU FOR CHECKING SINCE IT WAS EXPENSIVE, BUT

THIS PURCHASE IS NECESSARY.



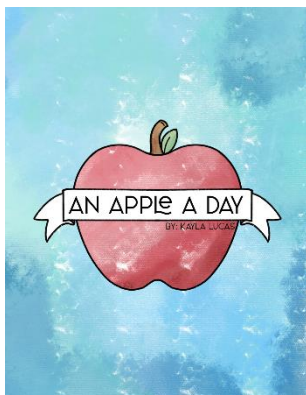
# THE END.

# A DENIAL IS NOT ALWAYS A DENIAL

Most of us have been in a situation similar to this one, standing at the register and our credit card gets denied. When it's our card it can be an easy fix - a call, maybe it can even be fixed through an app, but when using someone else's card, it can be a lot more challenging to get the situation resolved. First, we need to get in contact with the card holder, maybe explain the situation to them, then the card holder must find time to contact their credit card company to have the situation resolved. All the while, we are waiting for the approval to go through. This kind situation is similar to one face by many patients in the pharmacy.

For some medication, insurance companies require **prior authorizations**. Often called PAs by those in the medical community, this is a process insurance companies use to make sure medication, often expensive, is truly necessary for a patient. When a patient brings in a prescription or it is received electronically by the pharmacy, a claim is sent to the patient's insurance company. This is very similar to a register requesting authorization from a credit card company for a purchase. For specific medications, the response from the insurance company is not the amount to charge the patient, but instead a notification that before the medication can be considered for approval a PA must be completed.

While not a denial, this message starts a series of events that must be completed before the medication will be covered by the insurance. First, the pharmacy contacts the doctor, just like Johnny had to contact his mother when the credit card was denied. Next, the doctor must complete the prior authorization protocol, providing information about why a specific drug is necessary for the patient and communicating this to the insurance company. Similarly, Johnny's mom had to contact her credit card company to get the charged approved. It didn't matter that Johnny had a note from his mother to put his groceries on her card, the card still was denied because the purchase needed to be verified before it would be approved. The other important thing to note is that there was nothing the cashier could do. She understood that the purchase was authorized by Johnny's mom, but until the other steps in the approval process were completed, she couldn't give Johnny the groceries using the credit card. This is the same position the pharmacy is in during a prior authorization. After notifying the doctor, the pharmacy is waiting on coverage approval from the insurance company, so they can help their patient.



Created to help student pharmacist explain complex issues to patients, An Apple A Day is a fun comic focusing on real life situations facing Johnny Smith and relating them to issues in pharmacy that are often confusing. Done in black and white to allow the use as coloring pages for children, the comic is meant to be lighthearted and used as a steppingstone in conversations between pharmacy staff and patients. Kayla Lucas, author and illustrator, hopes that using An Apple A Day will help keep the doctor away by helping solve problems in the pharmacy.