

Inflammatory Conditions

For inflammatory conditions such as Plaque Psoriasis, Psoriatic Arthritis, Crohn's Disease, and Ulcerative Colitis, the 2026 formulary leverages a "biosimilars first" strategy. This strategy is built on robust clinical evidence demonstrating equivalent safety and efficacy, allowing us to provide the same high standard of care while ensuring the long-term sustainability of the health plan.

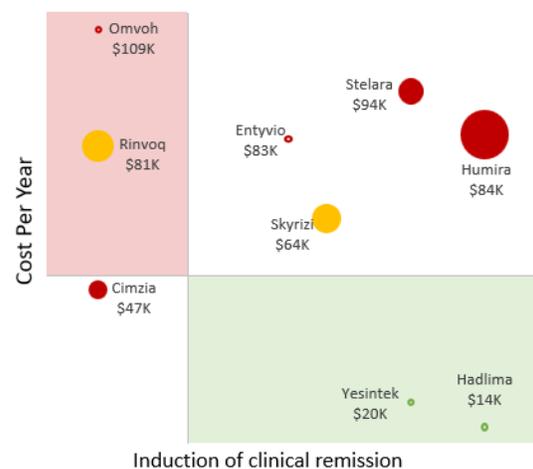
Comparative Effectiveness: Key Findings

A comprehensive review of the evidence, including dozens of meta-analyses and clinical trials across over 200,000 patients, confirms that Humira and Stelara biosimilars are effective options for the majority of patients with Plaque Psoriasis, Psoriatic Arthritis, Crohn's Disease and Ulcerative Colitis.

Plaque Psoriasis



Crohn's Disease



TruCard Coverage Tier

Bubble size represents relative utilization. Outlined bubble represents no utilization.

- \$0 Copay
- Tier 4 Speciality: PA
- Non-Formulary

2026 Formulary Coverage & Member Cost

| Drug Name | Coverage Tier & Member Copay | Key Status |
|--|--|--|
| Hadlima Amjevita (low cost) Steqeyma Yesintek Starjemza | \$0 copay (pre-deductible): PA Required | Preferred High-Value Biosimilars |
| Skyrizi Tremfya Cosentyx Taltz Rinvoq Xeljanz Otezla | Tier 4: Up to \$1200/Year PA required | Requires inadequate response to biosimilar options where overlapping FDA indications exists. |
| Humira Stelara | Non-Formulary: \$360/Year | Originator Reference Brands; Not covered |
| Olumiant Cimzia Simponi | Non-Formulary: \$360/Year | Lower-value options; requires trial of preferred formulary options |

Prescribing Strategy & Transition Plan

Initial Management (New Starts): For new starts, initiate therapy with a preferred biosimilar first —where FDA indications overlap with high cost branded products.

Managing Established Patients (Transition Plan): Current utilizers of brand name biologics will be provided a grace period of six months to allow for a smooth transition to a biosimilar option. During clinical review, continuation of care will be provided for patients with GI conditions or for those members who have a documented failure, intolerance, or contraindication to the preferred biosimilars.

Prior Authorization (PA) Criteria at a Glance

The PA intent varies by condition to ensure a biosimilar-first approach where clinically appropriate.

Examples of PA criteria include:

- Psoriasis/Psoriatic Arthritis: Requires inadequate response, intolerance or contraindication to both an adalimumab and a ustekinumab product (either biosimilar or reference product)
- Crohn's Disease and Ulcerative Colitis: The criteria provides for continuation of care for current utilizers who are clinically stable. New utilizers are required to demonstrate an inadequate response, intolerance or contraindication to both an adalimumab and an ustekinumab product (either biosimilar or reference products).