

Community Pharmacy Policy and Procedures: Health Insurance System

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ABSTRACT

Objectives: This study aims to delve into the unique aspects and significance of the Health Insurance policy in community pharmacy practice in Saudi Arabia. This novel initiative will significantly impact and enhance pharmaceutical care activities, promising a positive transformation in the field. **Methods:** A meticulous narrative review of the community pharmacy policy of Health Insurance was conducted. Extensive literature searches were performed in reputable databases, including PubMed, Medline, and Google Scholar, covering specific Health Insurance policies and procedures in pharmacy practice from the 1960s until October 2024. The search was conducted in English and included a narrative review, systemic review, Meta-analysis, and guidelines. All hospital or community pharmacy services were included in the search term. National and international guidelines for general health insurance in hospital practice were also considered. The committee of pharmacy health insurance was formulated and consisted of various expert members, including expert community pharmacists, clinical pharmacists, and Health Insurance Services pharmacist specialists. The guidelines of the policy draft by one member and the second member were reviewed and corrected. The health insurance specialist did the third revision. The topic is pharmacy health insurance policies and procedures. **Results:** The Community Pharmacy Health Insurance policy is a comprehensive framework covering many aspects. It includes Health Insurance for prescribed medication, over-the-counter medications, medical devices, approved indications, drug formulary, and drug utilization. Additionally, it provides health insurance services for tourists, ensuring broad coverage. **Conclusion:** The community pharmacy health insurance policy is a new initiative in which services are part of pharmaceutical care activities and performances. It is a new system to control prescriptions with approved indications, keep all medications at an appropriate cost, and calculate the cost of diseases and drug therapy. Besides, it provides tourists with health insurance services. Therefore, the community pharmacy Health Insurance policy is highly curtailed and recommended for implementation in ambulatory care settings.

Keywords: Competency, Health Insurance, Pharmacy, Policy, Saudi Arabia.

INTRODUCTION

Pharmaceutical care services provide medication to patients free of charge if treatment is in a government hospital or through the private sector, by cost, and recently covered by health insurance.^[1-4] In the past, all community pharmacies provided paid medication to the entire population of Saudi Arabia.^[5] However, several years ago, the Saudi managed care pharmacy system was started under the name (Wasfaty), a comprehensive healthcare program that provided medication for all government healthcare sectors. This system marked a significant shift in the provision of healthcare services in the country.^[6-10] Some private hospitals started electronic prescribing and providing medication covered by patients or health insurance.^[11] Shortly, health insurance will cover All Saudi citizens' and residents' medications as part of the ambitious Saudi Vision 2030, which aims to transform the healthcare system in the country. This initiative promises a brighter future for healthcare in the country, particularly in the context of community pharmacy practice.^[2,5,12] In line with the Saudi Vision 2030, all community

pharmacies are urged to establish comprehensive health insurance policies and procedures. This includes the prescribed drug for diseases covered by health insurance, the devices or nutrients covered by health insurance, the health insurance formulary, approved indications by the Saudi Food and Drug Authority, a non-approved indication system, and other health care insurance system items.^[1,13,14] Unfortunately, published literature about health insurance and community pharmacy is rare. Recent research discussed knowledge, practice, and perception of healthcare insurance.^[1,13,14] The authors are unfamiliar with any literature about community pharmacy health insurance policies and procedures.^[15-21] The review's current aim is to explore the policy and procedures of healthcare insurance at community pharmacy services, highlighting the need for further research and understanding in this evolving field.

METHODS

It was a narrative review of new sights of Health Insurance policies and procedures at a community pharmacy. Litterateur searched databases,

Received: 19-10-2023;

Accepted: 29-12-2023;

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www.ijpcs.net

DOI:
10.5530/ijpcs.2024.13.30

including PubMed, Medline, and Google Scholar, about specific Community pharmacy policy and procedures topics. The search period is from the 1960s until September 2024. The term is in English, and They included Full-text Full text, Case Reports, Classical Articles, Clinical Conferences, Clinical Studies, Clinical Trials, Clinical Trials, Phase I, Clinical Trials, Phase II, Clinical Trials, Phase III, Clinical Trials, Phase IV, Clinical Trial, Veterinary, Government Publication, Guideline, Meta-Analysis, Observational Study, Randomized Controlled Trial, Review, Systematic Review, Humans, English. All community pharmacy services are included in a search term. The Community pharmacy services included point of sale at a community pharmacy, Human Resources of community pharmacy, education and training, compounding center, Community pharmacy store, and clinical Community pharmacy services. Besides, the National and international guidelines of general community pharmacy practice policy and procedures in the community setting.^[22-29] That included the American Pharmaceutical Association, American Society of Health-System Pharmacists (ASHP),^[22-24] and other literature.^[1,2,5,11,12,14-16,18,25-43] The Community Pharmacy Policy and Procedures committee was formulated and consisted of various expert members. That includes pharmacists, expert community pharmacists, and clinical pharmacist specialists. One member drafted the policy guidelines and reviewed and corrected the second member. The third revision was by a clinical pharmacist specialist. The health insurance at community pharmacies consisted of various topics, including the level of health insurance, health insurance for prescribed medication, health insurance for over-the-counter medicines, health insurance for medical devices, health insurance-related medications approved indications, health insurance drug formulation, therapeutic interchange, and health insurance for drug utilization. Besides, passengers come as tourist health insurance services.

Search: (community pharmacy [Title/Abstract]) AND (health insurance [Title/Abstract]) Filters: Full text, Case Reports, Classical Article, Clinical Conference, Clinical Study, Clinical Trial, Clinical Trial, Phase I, Clinical Trial, Phase II, Clinical Trial, Phase III, Clinical Trial, Phase IV, Clinical Trial, Veterinary, Government Publication, Guideline, Meta-Analysis, Observational Study, Randomized Controlled Trial, Review, Systematic Review, Humans, English

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Translations

community pharmacy [MeSH Terms]: "pharmacies"[MeSH Terms]

health insurance [MeSH Terms]: "insurance, health"[MeSH Terms]

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Translations

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pharmacy [MeSH Terms]: “pharmacy”[MeSH Terms] OR “pharmacies”[MeSH Terms]

health insurance [MeSH Terms]: “insurance, health”[MeSH Terms]

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Search: (**community pharmacy [MeSH Terms]**) AND (**medical insurance [MeSH Terms]**) Filters: **Full text, Case Reports, Classical Article, Clinical Conference, Clinical Study, Clinical Trial, Clinical Trial, Phase I, Clinical Trial, Phase II, Clinical Trial, Phase III, Clinical Trial, Phase IV, Clinical Trial, Veterinary, Government Publication, Guideline, Meta-Analysis, Observational Study, Randomized Controlled Trial, Review, Systematic Review, Humans, English**

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Translations

community pharmacy [MeSH Terms]: “pharmacies”[MeSH Terms]

medical: “medic”[All Fields] OR “medical”[All Fields] OR “medicalization”[MeSH Terms] OR “medicalization”[All Fields] OR “medicalizations”[All Fields] OR “medicalize”[All Fields] OR “medicalized”[All Fields] OR “medicalizes”[All Fields] OR “medicalizing”[All Fields] OR “medically”[All Fields] OR “medicals”[All Fields] OR “medicated”[All Fields] OR “medications”[All Fields] OR “medics”[All Fields] OR “pharmaceutical preparations”[MeSH Terms] OR (“pharmaceutical”[All Fields] AND “preparations”[All Fields]) OR “pharmaceutical preparations”[All Fields] OR “medication”[All Fields] OR “medications”[All Fields]

insurance [MeSH Terms]: “insurance”[MeSH Terms]

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RESULTS AND DISCUSSION

As a key figure, the pharmacist suggested following the policy and procedures for Health Insurance Services for community pharmacies, emphasizing the importance of their role in this process.

- The pharmacy designates a pharmacist or pharmacy technician to take on the responsibility of Health Insurance Services, highlighting their crucial role and commitment.
- The community pharmacy should actively participate in setting up a strategic plan for Health Insurance Services and an annual plan, fostering a sense of involvement and responsibility among the staff.
- The Health Insurance pharmacist should assess Health Insurance Services for community pharmacies based on the guidelines and publications.
- The score level should be determined based on the assessment, a plan should be set accordingly, and reassessments should be made annually.
- All pharmacy staff should take education and training courses in pharmacy Health Insurance Services according to published policies and procedures, ensuring they feel competent and prepared for their roles.
- The pharmacy should distribute pharmacist Health Insurance Services to all pharmacy employees with special training based on national and international guidelines.
- The pharmacist’s Health Insurance Services and following the specific published procedures and guidelines, including the level of health insurance, health insurance for prescribed medication, health insurance for over-the-counter medicines, health insurance for medical devices, health insurance-related medications approved indications, health insurance drug formulary, therapeutic interchange, and health insurance for drug utilization. Besides, passengers come as tourist health insurance services.
- When dispensing all covered medications or devices, the pharmacist should follow the following steps: The pharmacist should check the patient’s history of health insurance and level of insurance related to disease management and medications.
- The pharmacist should check the history of drug therapy management covered by health insurance.
- The pharmacist should check the success and progress of health insurance drug therapy management.
- The pharmacist should check about allergy history, health insurance, drug therapy management, and level of allergy severity.
- Before dispensing, the pharmacist should search for evidence-based and approved

SFDA indications for health insurance drug therapy management.

- The pharmacist should check about health insurance medication therapy management (MTM) related systems.
- The pharmacist should double-check health insurance drug therapy management adherence and compliance.
- The pharmacist should make counseling based on international standards.
- The pharmacist provides the counseling material about health insurance drug therapy management.
- If there is any adverse health insurance drug therapy management reaction, the pharmacist should document it and send a copy to the SFDA and the manufacturer.
- The Health Insurance Services pharmacist should set a quality management plan for Health Insurance Services and healthcare and related key performance indicators according to published guidelines and procedures.

CONCLUSION

Understanding health insurance is not just a requirement but an urgent and essential aspect of providing comprehensive patient care in a community pharmacy. Health insurance covers certain community pharmacy services for specific diseases and chronic conditions, making it essential for community pharmacy staff to be knowledgeable about the system and the pharmacy's policies and procedures. Regular review of community pharmacy and health insurance policies and procedures is crucial to ensure patient care is optimized and patient satisfaction with community pharmacy services is increased.

CONFLICT OF INTEREST

The authors declare that there is no conflict of interest.

FUNDING

None.

CONSENT FOR PUBLICATIONS

Informed consent was obtained from all the participants.

ETHICAL APPROVAL

This research was exempted from research and ethical committee or an institutional review board (IRB) approval.

<https://www.hhs.gov/ohrp/regulations-andpolicy/decision-charts-2018/index.html>

ABBREVIATIONS

MOH: Ministry of Health; **KSA:** Kingdom of Saudi Arabia; **SFDA:** Saudi Food and Drug Authority; **EMEA:** European Medicine Agency; **WHO:** World Health Organization; **ASHP:** American Society of Health-System Pharmacists.

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