



ST. MARY'S COUNTY GOVERNMENT
DEPARTMENT OF HUMAN RESOURCES

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St. Mary's County Government
Department of Human Resources
Formulary FAQ's

Effective January 1, 2026, several prescription drugs will be removed from the County's formulary drug list. If you fill a prescription for one of these drugs after 1/1/26, you will pay the full retail price.

Take action to avoid paying full price. If you're currently taking one of the excluded medications, please ask your doctor to consider writing you a new prescription for one of the following preferred alternatives. Additional covered alternatives may be available.

Formulary Questions

What is a drug formulary?

A drug formulary is a list of prescription drugs, that your prescription drug plan covers. [Please reference the Plan Information tab here – for a preferred drug list.](#)

Why does the County's prescription drug plan need a formulary?

Prescription drugs are expensive. Your health plan uses a drug formulary to keep its prescription costs down. Many employees are not aware that the cost of prescription drugs is rising faster than any other portion of health care costs. Employee prescription drug claims totaled **\$7,131,992** for fiscal year 2025 and after applying rebates, the net expense is **\$4,144,790**. Without utilizing a formulary to manage this expense, the alternative would be to shift a greater portion of these rising costs to employees.

How are drugs selected for the formulary?

CareFirst uses a committee of doctors and pharmacists (P&T Committee) to make these choices. Following an in-depth analysis, the committee adds safe, effective, affordable drugs to the formulary.

Why is my drug no longer on the formulary?

There are often multiple drugs available to treat the same condition---either a generic drug, brand-name drug, or both. These options have shown to be effective and safe, and they may help you save money on your prescriptions.

Why would my doctor choose a medication that is not on the formulary?

There are many reasons why doctors write certain prescriptions. Doctors usually try to prescribe preferred medications on the formulary, but sometimes they write for a non-preferred or non-formulary medication. Your doctor may have simply forgotten which medications are on the CareFirst formulary. An updated formulary is mailed to all participating providers.

What if my doctor wants to me stay on my current drug?

Your doctor can freely prescribe any medication he/she believes that you should be taking. You are free to have any of these prescriptions filled and to pay for the medicines yourself. CareFirst does not require your doctor to prescribe only formulary medications. Your doctor may submit a Prior Authorization form to support his/her judgment of the necessity of the non-formulary medication.

Questions?

Please contact Benefits@stmaryscountymd.gov