



# DISB

## 2025 RX GUIDE

# BEHAVIORAL HEALTH

If you or a family member covered under your health plan is living with a behavioral health disorder or mental illness, knowing the cost of medications can help you make a more informed decision when selecting a health plan.

This guide, developed by the DC Department of Insurance, Securities and Banking, provides an overview of several commonly prescribed drugs used to treat depression, anxiety, attention disorders, and other common behavioral health disorders. For each insurance company offering plans for sale on DC Health Link, the chart on the next page depicts the name of each drug along with the corresponding drug cost-sharing.

Each insurance carrier uses different language to explain drug cost-sharing. In order to accurately compare costs and benefits, please reference the chart on the next page alongside the Summary of Benefits and Coverage (SBC) for your potential plan to calculate potential out-of-pocket prescription cost.

As you consider the different plan options, also check your SBC to see whether cost-sharing on prescription drugs will apply before or after you reach your deductible.

DISB is tasked with ensuring access to behavioral health and substance use disorder treatment, including monitoring for parity in the administration of benefits and medication by health insurance carriers. DISB has resources available to assist consumers with access to behavioral health substance use treatment disorder services, including medications. An online form has been made available for consumers to use if they believe an insurance company is administering behavioral health or substance use disorder benefits in a manner that is not in compliance with District and federal law. This can be found at Complaint Forms. For additional questions or concerns please contact DISB's Consumer Services Division at [disbcomplaints@dc.gov](mailto:disbcomplaints@dc.gov) or call 202.727.8000.

# 2025 Behavioral Health Rx Review Guide

Name (Generic)	Name (Brand)	Aetna		CareFirst		Kaiser		United Healthcare	
		Restrictions	Copay/ Coinsurance	Restrictions	Copay/ Coinsurance	Restrictions	Copay/ Coinsurance	Restrictions	Copay/ Coinsurance
		Generic/Brand	Generic/Brand	Generic/Brand	Generic/Brand	Generic/Brand	Generic/Brand	Generic/Brand	Generic/Brand <sup>1</sup>
<b>ANTIDEPRESSANTS / SEROTONIN REUPTAKE INHIBITORS (SSRI)</b>									
Fluoxetine	Prozac	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$110/ \$25-\$110	NR/NC	\$5-25/NC
Fluoxetine	Sarafem	NR / NC	NC / NC	NA / NC	\$0-\$25/ NC	NR/NR	\$25-\$110/ \$25-\$110	NA/NC	NA/NC
Citalopram	Celexa	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$5-25/NC
Sertraline	Zoloft	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$5-25/NC
Paroxetine	Paxil	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$110/ \$25-\$110	NR/NR	\$5-25/\$0-125
Escitalopram	Lexapro	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$110/ \$25-\$110	NR/NC	\$5-25/NC
<b>ANTIDEPRESSANTS / SEROTONIN AND NOREPINEPHRINE REUPTAKE INHIBITORS (SNRI) AND OTHER</b>									
Venlafaxine	Effexor	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NC	\$5-25/NC
Duloxetine	Cymbalta	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NC	\$15-75/NC
Bupropion	Wellbutrin / Zyban	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$5-25/NC
Desvenlafaxine	Pristiq	ST / NC	\$15-\$95 / NC	PA-ST / NC	\$0-\$25 / NC	NR/NR	\$25-\$110/ \$25-\$110	NR/NC	\$5-100/NC
Vortioetine	Trintellix	NA / ST	NA / \$70-\$100	NA /PA-ST	NA/\$0-100 after ded	NA/NR	NA / \$25-\$110	NA/NA	NC/NC
<b>ANTI-ANXIETY / BENZODIAZEPINES</b>									
Alprazolam	Xanax	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$110/ \$25-\$110	NR/NC	\$5-25/NC
Lorazepam	Ativan	NR / NC	\$12-\$25 / NA	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$110/ \$25-\$110	NR/NC	\$5-25/NC
Buspirone	Buspar	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NC	\$5-\$100/ NC	NR/NC	\$5-25/NC
<b>ADHD TREATMENTS</b>									
Methylphenidate	Aptensio	NA / NC	NA / NC	NA / NC	NA / NC	NA / NR	\$25-\$110/ \$25-\$110	NA/NC	NA/NC
	Concerta	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NC/NR	NC / \$0-\$50
	Daytrana	NA / NC	NA / NC	NA / NC	NA / NC	NA / PA	NA / \$25-\$110	NA/NC	NA/NC
	Metadate CD	NR / NC	\$15-\$95/ NC	NR / NC		NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$15-75 / NC
	Metadate ER	NR / NC	\$12-\$25 / NC	NR/ NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$5-\$45	NR/NC	\$15-75/ NC
	Methylin	NR / NC	\$15-\$95 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NR	\$5-25 / \$0-125
Amphetamine	Ritalin	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/PA	\$5-\$45/ \$25-\$110	NR/NC	\$5-25 / NC
	Adderall	NR / NC	\$12-\$25 / NC	NR/ NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$5-25 / NC
Dextroamphetamine	Dexedrine	NR / NC	\$15-\$95 / NC	NR/ NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$5-\$80/ NC
	Zenzedi	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$110/ \$25-\$110	NR/NC	\$15-\$75 / NC
Lisdexamfetamine	Vyvanse (capsule)	NA/ NC	NA/NC	NA/NR	NA / NC	NR / PA	\$25-\$110 / \$25-\$110	NA/NC	NA / NC
Dexmethylphenidate	Focalin	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NR	\$5-25 / \$0-125
Methamphetamine	Desoxyn	NR / NC	\$15-\$95 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$110/ \$25-\$110	NR/NC	\$5-25/ NC
Atomoxetine	Strattera	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$75-150 / NC
Guanfacine	Intuniv	ST / NC	\$15-\$95 / NC	PA-ST / NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NC	\$5-75/ NC
<b>ANTIPSYCHOTICS</b>									
Risperidone	Risperdal	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$15-\$110	NR/NC	\$5-25/NC
Olanzapine	Zyprexa	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NC	\$5-25/NC
Ziprasidone	Geodon	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NC	\$15-75/NC
Aripiprazole	Abilify	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NC	\$5-75/NC
Asenapine	Saphris	NA / ST	\$12-\$25 / NC	NA / PA-ST	\$0-25/ \$0-100	NA/NR	\$25-\$110/\$25-\$110	NR/NC	\$10-\$100/NC
Brexipiprazole	Rexulti	NA / ST	NA / \$70-\$100	NA / NC	NA / NC	NA/NR	NA / \$100-\$150	NA/NC	NA/NC
Cariprazine	Vraylar	NA / NC	NA / NC	NA / NC	NA / NC	NA/NR	NA / \$25-\$110	NA/NR	NA/\$75-\$150
Clozapine	Clozaril	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NR/NR	\$5-25/\$0-\$150
	Fazaclor	NR/ NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$25-\$110/\$25-\$110	NC/NC	NC/NC
	Veracloz	NA/ NC	NA / NC	NA / NC	NA / NC	NA/NR	NA / \$25-\$110	NA/NC	NA/NC
Iloperidone	Fanapt	NA / NC	NA / NC	NA / NC	NA / NC	NA/NR	NA / \$25-\$110	NA/NC	NA/NC
Quetiapine	Seroquel	NR / NC	\$12-\$25 / NC	NR / NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NC	\$5-25/NC
Paliperidone	Invega	NR / NC	\$15-\$95 / NC	NR/ NC	\$0-\$25 / NC	NR/NR	\$25-\$110/ \$15-\$110	NC/NC	NC/NC
Lurasidone	Latuda	PA / NC	\$12-\$25 / NC	NA / NC	NA / NC	NA/NR	\$5-\$45 / \$25-\$110	NR/NC	\$15-\$75/NC
<b>MOOD STABILIZERS AND ANTICONVULSANTS</b>									
Lithium	Lithobid / Eskalith	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$15-\$110	NR/PA	\$5-25/\$0-\$150
Carbamazepine	Tegretol (chewable)	NR / NC	\$12-\$25 / NC	NR/ NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NR/NC	\$5-25/NC
	Equetro	NA / NC	NA / NC	NR/NC	\$0-\$25 / NC	NA / NR	NA / \$25-\$110	NA/NR	NC/\$0-\$80
Lamotrigine	Lamictal	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$100/ \$25-\$110	NA/PA-ST	\$5-25/\$0-\$150
Oxcarbazepine	Trileptal	NR / NC	\$12-\$25 / NC	NR/NC	\$0-\$25 / NC	NR/NR	\$5-\$45/ \$25-\$110	NA/PA-ST	\$5-25/\$0-\$150

**Note: Formularies are subject to change during the plan year. Please contact your insurance company for the most up-to-date information.**

KEY	
PA	Pre-Authorization
ST	Step Therapy
Ded	Deductible
NA	Not Available
NC	Not Covered
NR	No Restrictions

DC Health Link offers a 'Standard Plan' at each metal level tier for each plan year. Standardized plans are an option that can simplify consumer comparison shopping and bring more value to consumers by offering the same deductibles and cost-sharing across plans. Beginning with the 2025 plan year, the Standard Plans will include treatment of mental health conditions for children 18 and under for \$5 cost-sharing, as reflected in the Pediatric Mental Health Cost Sharing Treatment Recommendation.

\* The cost share for this drug could be a copayment or coinsurance depending on the plan. Generic co-insurance ranges between 0%-50%. Brand name co-insurance ranges between 0%-50%.

<sup>1</sup> The cost share for this drug could be a copayment or coinsurance depending on the plan. Generic co-insurance ranges from 30% - 50%. Brand name co-insurance ranges between 30%-50%.

+ The cost share for this drug could be a copayment or coinsurance depending on the plan. Generic co-insurance 20% after deductible.