

Topical Antifungals

Policy # 00527

Original Effective Date: 01/01/2017

Current Effective Date: 11/01/2025

Applies to all products administered or underwritten by Blue Cross and Blue Shield of Louisiana and its subsidiary, HMO Louisiana, Inc. (collectively referred to as the "Company"), unless otherwise provided in the applicable contract. Medical technology is constantly evolving, and we reserve the right to review and update Medical Policy periodically.

When Services May Be Eligible for Coverage

Coverage for eligible medical treatments or procedures, drugs, devices or biological products may be provided only if:

- *Benefits are available in the member's contract/certificate, and*
- *Medical necessity criteria and guidelines are met.*

Based on review of available data, the Company may consider the following topical antifungal products: Ecoza^{TM†} 1% (econazole) foam, Luzu^{®‡} 1% (luliconazole) cream, branded Luliconazole 1% cream, Oxistat^{®‡} 1% (oxiconazole) lotion, Oxistat 1% (oxiconazole) cream, oxiconazole 1% cream, Ertaczo^{®‡} 2% (sertaconazole) cream, Exelderm^{®‡} 1% (sulconazole) cream, branded Sulconazole 1% cream, Exelderm 1% (sulconazole) solution, branded Sulconazole 1% solution, Naftin^{®‡} 1% (naftifine) gel, naftifine 1% gel, Naftin 2% (naftifine) gel, naftifine 2% gel, naftifine 1% cream, naftifine 2% cream, Jublia^{®‡} 10% (efinaconazole) solution, tavaborole 5% solution, Extina^{®‡} 2% (ketoconazole) foam, Loprox^{®‡} 1% (ciclopirox) shampoo, Loprox 0.77% (ciclopirox) cream, and Loprox (ciclopirox) 0.77% suspension to be **eligible for coverage**** when the below patient selection criteria are met:

Patient Selection Criteria

Coverage eligibility will be considered for Ecoza 1% (econazole) foam, Luzu 1% (luliconazole) cream, branded Luliconazole 1% cream, Oxistat 1% (oxiconazole) lotion, Oxistat 1% (oxiconazole) cream, oxiconazole 1% cream, Ertaczo 2% (sertaconazole) cream, Exelderm 1% (sulconazole) cream, branded Sulconazole 1% cream, Exelderm 1% (sulconazole) solution, branded Sulconazole 1% solution, Naftin 1% (naftifine) gel, naftifine 1% gel, Naftin 2% (naftifine) gel, naftifine 2% gel, naftifine 1% cream, naftifine 2% cream, Jublia 10% (efinaconazole) solution, tavaborole 5% solution, Extina 2% (ketoconazole) foam, Loprox 1% (ciclopirox) shampoo, Loprox 0.77% (ciclopirox) cream, or Loprox (ciclopirox) 0.77% suspension when the following criteria are met for the requested drug:

- For Ecoza 1% (econazole) foam, Luzu 1% (luliconazole) cream, branded Luliconazole 1% cream, Oxistat 1% (oxiconazole) lotion, Oxistat 1% (oxiconazole) cream, oxiconazole 1% cream, Ertaczo 2% (sertaconazole) cream, Exelderm 1% (sulconazole) cream, branded Sulconazole 1% cream, Exelderm 1% (sulconazole) solution, branded Sulconazole 1% solution, Naftin 1% (naftifine) gel, naftifine 1% gel, Naftin 2% (naftifine) gel, naftifine 2% gel, naftifine 1% cream, or naftifine 2% cream requests:

Topical Antifungals

Policy # 00527

Original Effective Date: 01/01/2017

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- Patient has tried and failed (e.g., intolerance or inadequate response) at least TWO of the following generic prescription topical antifungal products (ketoconazole, clotrimazole, econazole) unless there is clinical evidence or patient history that suggests the use of two of the following generic prescription topical antifungal products (ketoconazole, clotrimazole, econazole) will be ineffective or cause an adverse reaction to the patient.
- For Jublia 10% (efinaconazole) solution or tavaborole 5% solution requests:
 - Patient has tried and failed (e.g., intolerance or inadequate response) a 3 month course of treatment with generic oral terbinafine OR generic oral itraconazole unless there is clinical evidence or patient history that suggests the use of generically available oral terbinafine or generically available oral itraconazole will be ineffective or cause an adverse reaction to the patient; AND
 - Patient has tried and failed (e.g., intolerance or inadequate response) a 48 week course of treatment with generic topical ciclopirox unless there is clinical evidence or patient history that suggests the use of generically available topical ciclopirox will be ineffective or cause an adverse reaction to the patient.
- For Loprox 1% (ciclopirox) shampoo or Extina 2% (ketoconazole) foam requests:
 - Patient has tried and failed (e.g., intolerance or inadequate response) at least TWO of the following generic prescription topical antifungal products for seborrheic dermatitis (ketoconazole foam, ciclopirox gel/shampoo) unless there is clinical evidence or patient history that suggests the use of two of the following generic prescription topical antifungal products for seborrheic dermatitis (ketoconazole foam, ciclopirox gel/shampoo) will be ineffective or cause an adverse reaction to the patient.
- For Loprox 0.77% (ciclopirox) cream requests:
 - Patient has tried and failed (e.g., intolerance or inadequate response) at least TWO of the following generic prescription topical antifungal products (ketoconazole, clotrimazole, econazole) unless there is clinical evidence or patient history that suggests the use of two of the following generic prescription topical antifungal products (ketoconazole, clotrimazole, econazole) will be ineffective or cause an adverse reaction to the patient; AND
 - Patient has tried and failed (e.g., intolerance or inadequate response) the generic equivalent ciclopirox 0.77% cream unless there is clinical evidence or patient history that suggests the use of the generic equivalent ciclopirox 0.77% cream will be ineffective or cause an adverse reaction to the patient.
- For Loprox (ciclopirox) 0.77% suspension requests:
 - Patient has tried and failed (e.g., intolerance or inadequate response) at least TWO of the following generic prescription topical antifungal products (ketoconazole, clotrimazole, econazole) unless there is clinical evidence or patient history that suggests the use of two of the following generic prescription topical antifungal products (ketoconazole, clotrimazole, econazole) will be ineffective or cause an adverse reaction to the patient; AND

Topical Antifungals

Policy # 00527

Original Effective Date: 01/01/2017

Current Effective Date: 11/01/2025

- Patient has tried and failed (e.g., intolerance or inadequate response) the generic equivalent ciclopirox 0.77% suspension unless there is clinical evidence or patient history that suggests the use of the generic equivalent ciclopirox 0.77% suspension will be ineffective or cause an adverse reaction to the patient.

When Services Are Considered Not Medically Necessary

Based on review of available data, the Company considers the use of Ecoza 1% (econazole) foam, Luzu 1% (luliconazole) cream, branded Luliconazole 1% cream, Oxistat 1% (oxiconazole) lotion, Oxistat 1% (oxiconazole) cream, oxiconazole 1% cream, Ertaczo 2% (sertaconazole) cream, Exelderm 1% (sulconazole) cream, branded Sulconazole 1% cream, Exelderm 1% (sulconazole) solution, branded Sulconazole 1% solution, Naftin 1% (naftifine) gel, naftifine 1% gel, Naftin 2% (naftifine) gel, naftifine 2% gel, naftifine 1% cream, naftifine 2% cream, Jublia 10% (efinaconazole) solution, tavaborole 5% solution, Extina 2% (ketoconazole) foam, Loprox 1% (ciclopirox) shampoo, Loprox 0.77% (ciclopirox) cream, or Loprox (ciclopirox) 0.77% suspension WITHOUT clinical evidence or patient history that suggests the use of the preferred generic products mentioned in the patient selection criteria for each requested drug will be ineffective or cause an adverse reaction to the patient to be **not medically necessary**.**

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Schematic

Non-Preferred Products	Preferred Products
Ecoza 1% foam Luzu 1% cream Branded Luliconazole 1% cream Oxistat 1% lotion Oxistat 1% cream oxiconazole 1% cream Ertaczo 2% cream Exelderm 1% cream Branded Sulconazole 1% cream Exelderm 1% solution Branded Sulconazole 1% solution Naftin 1% gel naftifine 1% gel Naftin 2% gel naftifine 2% gel naftifine 1% cream naftifine 2% cream	Generic topical ketoconazole Generic topical clotrimazole Generic topical econazole
Jublia 10% solution tavaborole 5% solution	Generic oral terbinafine Generic oral itraconazole Generic topical ciclopirox solution
Extina 2% foam Loprox 1% shampoo	Generic ketoconazole foam Generic ciclopirox gel/shampoo

Topical Antifungals

Policy # 00527

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Loprox 0.77% cream	Generic topical ketoconazole Generic topical clotrimazole Generic topical econazole Generic ciclopirox 0.77% cream [#]
Loprox 0.77% suspension	Generic topical ketoconazole Generic topical clotrimazole Generic topical econazole Generic ciclopirox 0.77% suspension [#]

[#]Generic equivalent must be tried and failed

Background/Overview

The majority of the products mentioned in this policy are approved for the treatment of tinea infections (versicolor, pedis, corporis, and cruris). There are a variety of topical generic products (ketoconazole, clotrimazole, econazole) that are approved for use in these conditions that are equally as effective, yet substantially less expensive than the available brand name topical products. Jublia and tavaborole 5% solution are approved for the treatment of onychomycoses. Other more cost effective and more clinically efficacious products for the treatment of onychomycoses include generic agents such as ciclopirox, terbinafine, or itraconazole. Extina is approved for seborrheic dermatitis, yet again there are other products that are available in generic form to treat this condition. There are also various products in this policy that have a generic equivalent. Generic equivalents are interchangeable with the branded reference product and offer a more cost-effective option versus the branded reference product.

Rationale/Source

This medical policy was developed through consideration of peer-reviewed medical literature generally recognized by the relevant medical community, U.S. Food and Drug Administration approval status, nationally accepted standards of medical practice and accepted standards of medical practice in this community, technology evaluation centers, reference to regulations, other plan medical policies, and accredited national guidelines.

The patient selection criteria presented in this policy takes into consideration clinical evidence or patient history that suggests the generically available alternatives listed in this policy will be ineffective or cause an adverse reaction to the patient. Based on a review of the available data and in the absence of any caveat mentioned, there is no advantage of using Ecoza 1% (econazole) foam, Luzu 1% (luliconazole) cream, branded Luliconazole 1% cream, Oxistat 1% (oxiconazole) lotion, Oxistat 1% (oxiconazole) cream, oxiconazole 1% cream, Ertaczo 2% (sertaconazole) cream, Exelderm 1% (sulconazole) cream, branded Sulconazole 1% cream, Exelderm 1% (sulconazole) solution, branded Sulconazole 1% solution, Naftin 1% (naftifine) gel, naftifine 1% gel, Naftin 2% (naftifine) gel, naftifine 2% gel, naftifine 1% cream, naftifine 2% cream, Jublia 10% (efinaconazole) solution, tavaborole 5% solution, Extina 2% (ketoconazole) foam, Loprox 1% (ciclopirox) shampoo, Loprox 0.77% (ciclopirox) cream, or Loprox (ciclopirox) 0.77% suspension over the available generic alternatives mentioned in this policy.

Topical Antifungals

Policy # 00527

Original Effective Date: 01/01/2017

Current Effective Date: 11/01/2025

References

1. Ecoza [package insert]. Quinnova Pharmaceuticals. Jamison, Pennsylvania. Updated October 2013.
2. Luzu [package insert]. Valeant Pharmaceuticals. Bridgewater, New Jersey. Updated November 2013
3. Oxistat cream/lotion [package insert]. GlaxoSmithKline. Pittsburgh, Pennsylvania. Updated 2004.
4. Ertaczo [package insert]. Valeant Pharmaceuticals. Bridgewater, New Jersey. Updated January 2014.
5. Exelderm cream. [package insert]. Westwood Squibb. Buffalo, New York. Updated 2003.
6. Exelderm solution [package insert]. Ranbaxy. Jacksonville, Florida. Updated 2009.
7. Naftin gel [package insert]. Merz Pharmaceuticals. Greensboro, North Carolina. Updated October 2014.
8. Jublia [package insert]. Valeant Pharmaceuticals. Bridgewater, New Jersey. Updated February 2015.
9. Dermatophyte (Tinea) infections. UpToDate. Updated November 2015.
10. Onchomycosis Management. UpToDate. Updated May 2016.
11. Seborrheic Dermatitis. UpToDate. Updated December 2015.
12. Extina [package insert]. Prestium Pharma. Newtown, Pennsylvania. Updated June 2013.
13. Luliconazole [package insert]. Valeant Pharmaceuticals. Bridgewater, New Jersey. Updated June 2018.
14. Sulconazole nitrate cream/solution [package insert]. JG Pharma. Scottsdale, Arizona. Updated February 2020.
15. naftifine 1% gel [package insert]. Amneal Pharmaceuticals. Bridgewater, New Jersey. Updated November 2018.
16. Loprox Cream [package insert]. Medimetriks Pharmaceuticals, Inc. Fairfield, New Jersey. Updated January 2016.
17. Loprox Suspension [package insert]. Medimetriks Pharmaceuticals, Inc. Fairfield, New Jersey. Updated March 2016.
18. Loprox Shampoo [package insert]. Bausch Health US, LLC. Bridg[ewater, New Jersey. Updated May 2019.
19. tavaborole topical solution, 5% [package insert]. Various Manufacturers. Updated September 2025.
20. naftifine cream [package insert]. Various manufacturers. Updated July 2025.

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Current Effective Date: 11/01/2025

09/08/2016 Medical Policy Committee review

09/21/2016 Medical Policy Implementation Committee approval. New policy.

09/07/2017 Medical Policy Committee review

Topical Antifungals

Policy # 00527

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09/20/2017	Medical Policy Implementation Committee approval. Coverage eligibility unchanged.
09/06/2018	Medical Policy Committee review
09/19/2018	Medical Policy Implementation Committee approval. Removed branded naftifine cream from the policy as it is now generic
07/03/2019	Medical Policy Committee review
07/18/2019	Medical Policy Implementation Committee approval. Added branded Luliconazole to the policy.
06/04/2020	Medical Policy Committee review
06/10/2020	Medical Policy Implementation Committee approval. Added branded Sulconazole cream and solution as well as generic naftifine 1% gel to the policy.
09/03/2020	Medical Policy Committee review
09/09/2020	Medical Policy Implementation Committee approval. Added products to the policy: naftifine 1% and naftifine 2% cream, Loprox 1% shampoo, Loprox 0.77% cream, Loprox 0.77% suspension, and oxiconazole 1% cream. Updated relevant portions of the policy to reflect the additions.
09/02/2021	Medical Policy Committee review
09/08/2021	Medical Policy Implementation Committee approval. Added the generic equivalent of Kerydin, tavaborole 5% solution, to the policy.
09/01/2022	Medical Policy Committee review
09/14/2022	Medical Policy Implementation Committee approval. Coverage eligibility unchanged.
09/07/2023	Medical Policy Committee review
09/13/2023	Medical Policy Implementation Committee approval. Added the generic equivalent of Naftin 2% gel, naftifine 2% gel, to the policy.
09/05/2024	Medical Policy Committee review
09/11/2024	Medical Policy Implementation Committee approval. Coverage eligibility unchanged.
10/02/2025	Medical Policy Committee review
10/08/2025	Medical Policy Implementation Committee approval. Removed Naftin 2% cream, Mentax 1% cream, Xolegel, and Kerydin 5% solution from the policy due to product discontinuation.

Next Scheduled Review Date: 10/2026

****Medically Necessary (or "Medical Necessity")** - Health care services, treatment, procedures, equipment, drugs, devices, items or supplies that a Provider, exercising prudent clinical judgment, would provide to a patient for the purpose of preventing, evaluating, diagnosing or treating an illness, injury, disease or its symptoms, and that are:

- A. In accordance with nationally accepted standards of medical practice;
- B. Clinically appropriate, in terms of type, frequency, extent, level of care, site and duration, and considered effective for the patient's illness, injury or disease; and

Topical Antifungals

Policy # 00527

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- C. Not primarily for the personal comfort or convenience of the patient, physician or other health care provider, and not more costly than an alternative service or sequence of services at least as likely to produce equivalent therapeutic or diagnostic results as to the diagnosis or treatment of that patient's illness, injury or disease.

For these purposes, “nationally accepted standards of medical practice” means standards that are based on credible scientific evidence published in peer-reviewed medical literature generally recognized by the relevant medical community, Physician Specialty Society recommendations and the views of Physicians practicing in relevant clinical areas and any other relevant factors.

‡ Indicated trademarks are the registered trademarks of their respective owners.

NOTICE: If the Patient’s health insurance contract contains language that differs from the BCBSLA Medical Policy definition noted above, the definition in the health insurance contract will be relied upon for specific coverage determinations.

NOTICE: Medical Policies are scientific based opinions, provided solely for coverage and informational purposes. Medical Policies should not be construed to suggest that the Company recommends, advocates, requires, encourages, or discourages any particular treatment, procedure, or service, or any particular course of treatment, procedure, or service.

NOTICE: Federal and State law, as well as contract language, including definitions and specific contract provisions/exclusions, take precedence over Medical Policy and must be considered first in determining eligibility for coverage.