



**Oral oncolytics
are often used
to treat cancer.**

836

drugs are currently in
clinical development.

25%

are oral agents.



With copay
accumulators, the
health insurer prevents
patients from fully taking
advantage of their
coupons—**collecting
the patient's deductible
each time the patient
returns to the pharmacy
counter!**

**Don't get caught by
surprise.
You can help make a
difference.
Help spread the
word!**

**Contact your HR department
or insurer to check if
your plan is making this
change and tell them copay
accumulator programs cost
you more in the long run and
are the wrong choice for
patients.**



**Copay
Accumulators
Increase Patient
Costs**

Many patients have plans with
high levels of cost sharing and high
deductibles, meaning they are
responsible for substantial
out-of-pocket healthcare costs.

**Prescription drug manufacturers
provide coupons to help these
patients afford new and innovative
medicines they need to stay healthy.**

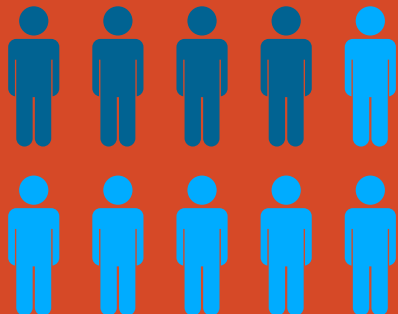


National Community Oncology
Dispensing Association, Inc.

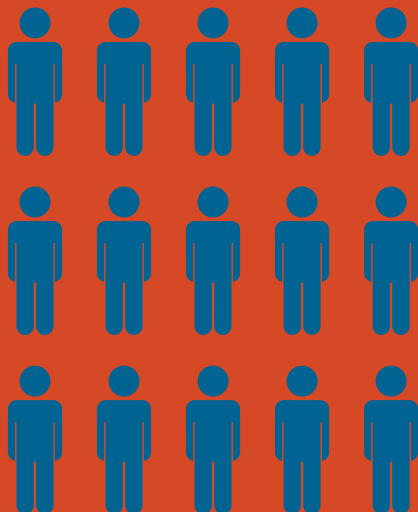
PASSION FOR PATIENTS

www.ncoda.org

The Facts:



Almost **40 percent of people will be diagnosed with cancer** at some point during their lifetime.



Approximately 15 million Americans are living with cancer.

The Problem:



The value of manufacturer coupons typically counts towards a patient's annual deductible, helping them afford medicine and treatment they need throughout the year.



But pharmacy middlemen have created new programs which will change that, cost patients more out-of-pocket and limit access to treatment.



New payment structures called *accumulator adjustment programs* are designed to prevent manufacturer coupons from counting towards a patient's annual deductible, which could lead to higher out-of-pocket costs and fewer patients adhering to treatment programs that help them stay healthy.



If employers embrace these programs, more Americans could face higher out-of-pocket costs throughout the year and receive bills for treatment that would have otherwise been covered because manufacturer coupons helped meet the deductible.



How manufacturer coupons help patients afford their medicines:



How the accumulator adjustment program makes patients pay more out-of-pocket:

Rx RECEIPT	
Prescription Drug Cost	\$2,000.00
Manufacturer Coupon Value	-\$1,995.00
Your Total at the Counter	\$5.00
.....	
Remaining Deductible After Coupon*	\$0.00

*\$2,000 - \$5 paid by patient - \$1,995 Coupon

Rx RECEIPT	
Prescription Drug Cost	\$2,000.00
Manufacturer Coupon Value	-\$1,995.00
Your Total at the Counter	\$5.00
.....	
Remaining Deductible After Coupon*	\$1,995.00

*Only \$5 counts toward the patient's deductible and health insurers keep the \$1,995 coupon!

Both examples above are based on a patient with an annual deductible of \$2,000.00