

COPAY ACCUMULATORS: WHAT TO KNOW

WHAT'S THE DIFFERENCE?

WITHOUT ACCUMULATOR PROGRAMS



Patients with certain types of insurance can use manufacturer coupon cards to cover copays



The patient's manufacturer coupon card helps to meet their deductible requirement

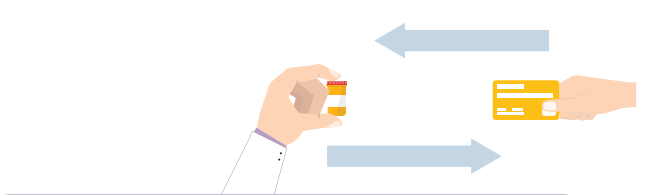
Once the deductible has been met, insurance will begin providing maximum coverage



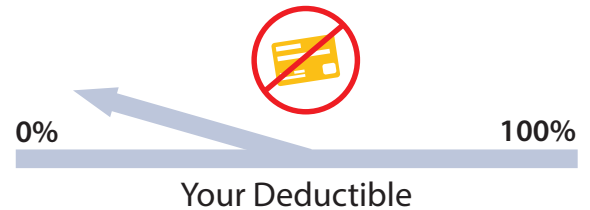
Rx RECEIPT	
Prescription Drug Cost	\$2,000.00
Manufacturer Coupon Value	-\$1,995.00
Your Total at the Counter	\$5.00

\$2,000.00 Annual Deductible	
\$0.00 Remaining Deductible After Coupon*	
* \$2,000.00 = \$5.00 paid by patient \$1,995.00 coupon	

WITH ACCUMULATOR PROGRAMS



Patients can still use their coupon cards but ...



With the accumulator program, the amount paid by your coupon card would no longer count towards helping to meet your deductible

You as the patient will still need to pay all the money left over to reach your deductible!

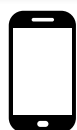


VS.

An example of what happens at the pharmacy counter

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

\$2,000.00 Annual Deductible	
\$1,995.00 Remaining Deductible After Coupon*	
*Only \$5.00 counts toward the patient's deductible and health insurers keep the \$1,995.00 coupon!	



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