## 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**

#### 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!**

#### An example of what happens at the pharmacy counter

**Without Accumulator Programs**

<table>
<thead>
<tr>
<th>Prescription</th>
<th>Drug Cost</th>
<th>$2,000.00</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Manufacturer Coupon Value</strong></td>
<td>$-1,995.00</td>
<td></td>
</tr>
<tr>
<td><strong>Your Total at the Counter</strong></td>
<td>$5.00</td>
<td></td>
</tr>
</tbody>
</table>

- **$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**

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- **$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”

Looking for more information? Email contact@ncoda.org to get connected
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