

# WAYS TO LEARN

DON'T LOSE ACCESS TO YOUR MEDICATIONS DUE TO HIGH PATIENT COSTS

1

Talk with your employer/ company about copay accumulator programs



2

Learn about your state laws on copay accumulators



3

Speak with your care team on copay accumulators



# DID YOU KNOW?

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.

Copay Accumulator Programs are one of the major obstacles patients face when using manufacturer coupons. Talk to your employer and insurance if your health plan is affected by a Copay Accumulator Program.

Don't get caught by surprise!



National Community Oncology Dispensing Association, Inc.  
PASSION FOR PATIENTS

[ncoda.org](http://ncoda.org)

# COPAY ACCUMULATOR PROGRAMS:

## Know the Facts



Don't get caught by surprise.  
**Learn more inside!**



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# THE FACTS

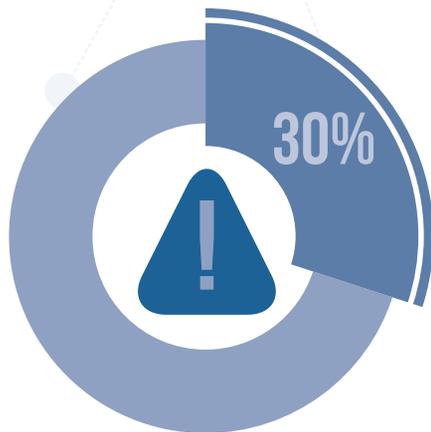
## 15 MILLION

Approximately 15 million Americans are living with cancer. Many of them would be affected by copay accumulator programs.

Copay accumulator programs can be under different names:

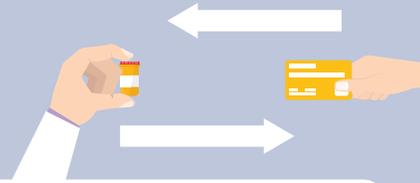
- True Accumulation
- Out of pocket protection program
- Coupon Adjustment
- Accumulator Adjustment Program

Since 2018 more than 30% of commercial insurance plans have implemented a copay accumulator program and/or maximizer program and continues to grow.



# WHAT'S THE DIFFERENCE?

## WITHOUT ACCUMULATOR PROGRAMS



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



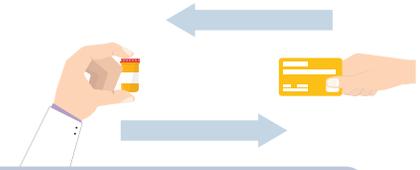
The patient manufacturer coupon card helps contribute and fill up your deductible requirement



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
<b>Your Total at the Counter</b>	<b>\$5.00</b>
-----	
\$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!



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

# VS.

An example of what happens at the pharmacy counter