



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

836

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25%

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**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.

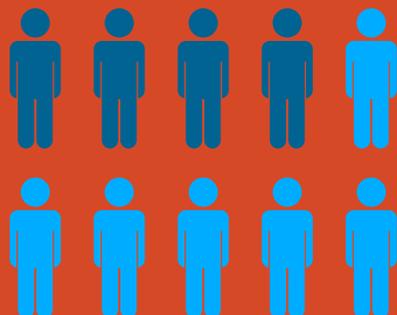


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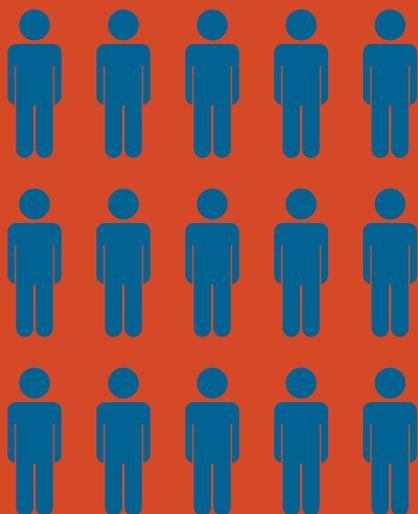
PASSION FOR PATIENTS

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:



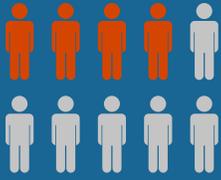
How the accumulator adjustment program makes patients pay more out-of-pocket:

| Rx RECEIPT | |
|--|------------------------------------|
| Prescription Drug Cost | \$2,000.00 |
| Manufacturer Coupon Value | -\$1,995.00 |
| Your Total at the Counter | \$5.00 |
| | |
| \$2,000.00 | Annual Deductible |
| \$0.00 | Remaining Deductible After Coupon* |
| * \$2,000 - \$5 paid by patient - \$1,995 Coupon | |

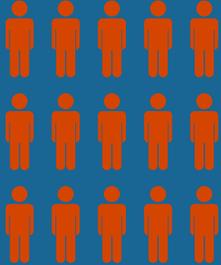
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| *Only \$5 counts toward the patient's deductible and health insurers keep the \$1,995 coupon! | |

Copay Accumulators Increase Patient Costs:

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.



Oral oncolytics are often used to treat cancer.

836 drugs are currently in clinical development.

25% are oral agents.

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.

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.



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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.

What can YOU do?

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.





How manufacturer coupons help patients afford their medicines:

| | |
|------------|-------------------------------------|
| \$2,000.00 | Cost of Prescription Drug |
| \$1,995.00 | Manufacturer Coupon Value |
| <hr/> | |
| \$5.00 | Cost to Patient at Pharmacy Counter |

\$0.00

Patient's Remaining Annual Deductible After Manufacturer Coupon

(\$2,000 - \$5 paid by patient - \$1995 manufacturer coupon)

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



| | |
|------------|-------------------------------------|
| \$2,000.00 | Cost of Prescription Drug |
| \$1,995.00 | Manufacturer Coupon Value |
| <hr/> | |
| \$5.00 | Cost to Patient at Pharmacy Counter |

\$1,995.00

Patient's Remaining Annual Deductible After Manufacturer Coupon

(only \$5 counts towards the patient's deductible and health insurer keeps the \$1,995 coupon)

The above examples are based on a patient with an annual deductible of \$2,000.

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!

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.

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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!



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COPAY ACCUMULATOR PROGRAMS:

Know the Facts

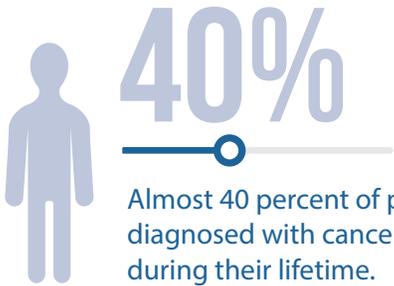


Don't get caught by surprise.
Learn more inside!



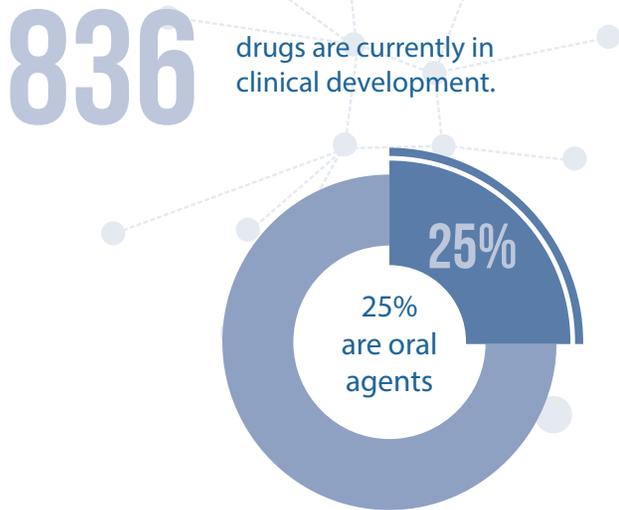
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THE FACTS



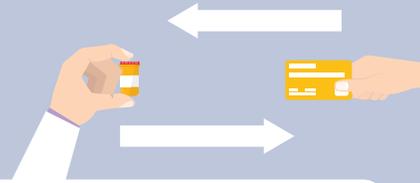
15 MILLION

Approximately 15 million Americans are living with cancer.

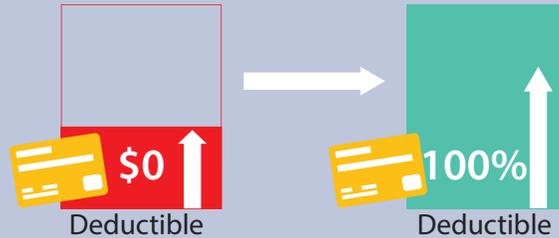


WHAT'S THE DIFFERENCE?

WITHOUT ACCUMULATOR PROGRAMS



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



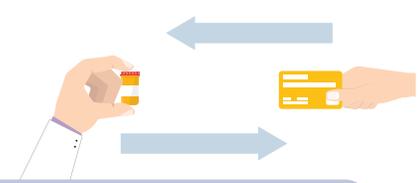
The patient manufacturer coupon card helps contribute and fill up your deductible requirement



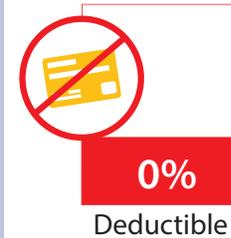
Once the deductible has been met, insurance will begin providing maximum coverage

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| * \$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, your coupon card would no longer count towards helping 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 |
| You Total at the Counter | \$5.00 |
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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 all payers keep the \$1,995.00 coupon! | |

VS.

An example of what happens at the pharmacy counter