



Maximize copay cards while maintaining a positive member experience

As medication costs continue to rise and more employers offer high-deductible benefit designs, the availability and use of copay cards from drug manufacturers has become increasingly popular, especially with high-cost specialty medications.

Currently, these copay card dollars count toward the member's deductible and out-of-pocket maximum, which doesn't accurately reflect what the member actually pays. While these cards help members pay for their specialty medications, traditional benefit designs often prevent consumers from redeeming the full coupon, leaving plan sponsors to shoulder more of the medication's cost.

Optum® Copay Card Solutions can help plan sponsors maximize copay cards while maintaining a positive member experience with no change to their cost.

We'll help you use the most effective combination of these solutions to best manage your specialty drug spend and help your members take advantage of financial savings related to copay cards.



Optum Copay Card Solutions is a suite of solutions designed to help plan sponsors save on specialty medications while helping members get the medication they need. The suite includes:

- **Accumulator adjustment**
- **Variable copay**

Maintain the integrity and intention of the pharmacy benefit

The Optum Copay Card Solutions **accumulator adjustment** is a real-time solution that prevents copay card dollars from being included in members' accumulators. The dollar value of the card will no longer apply toward members' deductible or out-of-pocket maximum since they don't pay that amount. Only actual payments apply, not the amount paid by the pharmaceutical manufacturer's copay card or coupon.


Eligibility requirements



-  Optum® Specialty Pharmacy exclusivity
-  Accumulator adjustment participation
-  Specifically built for high-deductible health plans
-  No grace fills
-  Cannot be implemented for fully insured and self-funded non-ERISA clients in certain states





Let's see how it works

For high-deductible health plans with the **accumulator adjustment** program:

 **\$2,000**
medication cost

 **\$1,995** copay card +  **\$5** member cost share

With
accumulator adjustment

 **\$5** applied to deductible +  **\$5** applied to out-of-pocket max

Without
accumulator adjustment

 **\$2,000** applied to deductible +  **\$2,000** applied to out-of-pocket max

Lower costs and deliver a positive member experience

The Optum Copay Card Solutions **variable copay** program automatically adjusts members' cost share for in-scope medications and applies the coupon value at the point of sale. This helps lower plan spend at the claim level. All the copay adjustments are completed on the administrative back end to make sure members have a positive experience with no difference in their out-of-pocket costs when they fill their specialty medications. Because these adjustments are made in real time, there is no disruption or delay when filling their specialty prescription. In some situations manufacturer copays are greater than the plan copay, therefore the minimum plan copay for a client to elect variable copay is \$35.

Eligibility requirements

- ✓ Optum Specialty Pharmacy exclusivity
- ✓ Accumulator adjustment participation
- ✓ Not for high-deductible health plans
- ✓ No grace fills
- ✓ Program fee



Let's see how it works

For all other clients with the **variable copay** program:

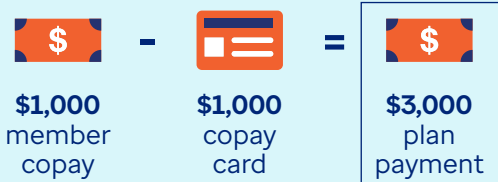


\$4,000 total medication cost

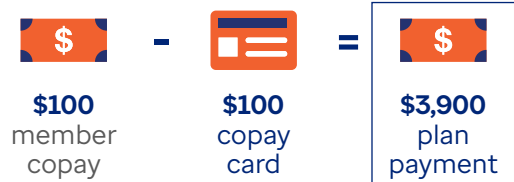


Copay card available with **\$1,000** monthly maximum

With variable copay solution



Without variable copay solution



... With variable copay, plan saves **\$900** ...

About Optum Rx

Optum Rx is a pharmacy care services company helping clients and more than 60 million members achieve better health outcomes and lower overall costs through innovative prescription drug benefits services.

Let's get started

Contact your Optum account representative to see how Copay Card Solutions could help your members save on the specialty medications they need.

For more information, visit optum.com/optumrx.



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