

Copay Accumulator Programs:

Radically change the way patients with serious conditions pay for medications. Under these programs, insurers no longer count copay support toward a patient's out-of-pocket maximum and deductible.

Coupons and other forms of copay assistance help many patients manage the prescription drug costs their insurers do not cover.

For patients who rely on high-cost drugs, such as the ones used in cancer treatment, this support is truly critical.



The amount a lung cancer patient saved when using **coupons** to pay for his drugs

(Seetasith, Arpamas, et. al., 2019)

Typically, the dollar amount of a coupon or other form of copay assistance support counts toward the patient's annual deductible and out-of-pocket maximum just as though the money came from their own pocket.

A copay accumulator program prevents this.

Patients who rely on copay assistance report suddenly being faced with pharmacy bills of several thousand dollars for a single refill when they logically assume they have met their annual deductible or out-of-pocket cap.



“ We're not the only ones to suffer under copay accumulators—many patients struggle to feed their families and have more severe situations than us. It's a challenging situation that could easily be changed if the insurance companies supported their beneficiaries instead of lining their own pockets.”

~ Jen Hepworth, *Ankylosing Spondylitis*

When employers review health plan benefits, they should be careful to avoid copay accumulators or maximizers.

They shift more costs to patients, who may have no other treatment options, and may abandon their treatment due to out-of-pocket expenses they cannot afford.



Scan the QR code

to view a short video about copay accumulator programs.

Also available at [BetterRxBenefits.org](https://www.betterrxbenefits.org)

