



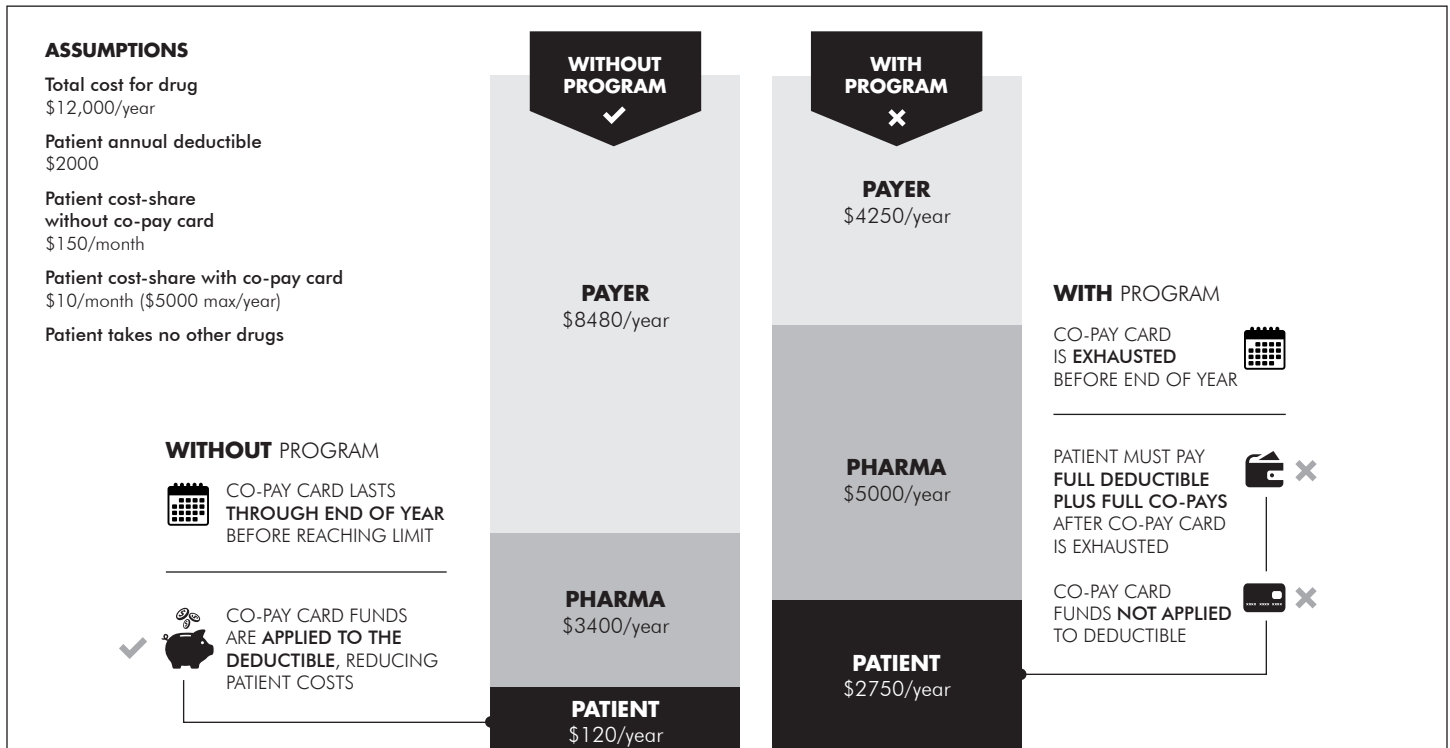
# CO-PAY ACCUMULATOR ADJUSTMENT PROGRAMS

## ARE YOU AND YOUR CUSTOMERS PREPARED?

Co-pay accumulator adjustment programs are the latest PBM and health plan tactics to combat manufacturer co-pay cards. They work by preventing co-pay card funds from being applied to the patient's deductible and out-of-pocket (OOP) maximum. This increases overall patient OOP costs for drugs, especially for patients with high-deductible health plans.

The programs will also cause confusion among patients, prescribers, office staff, and pharmacists. Manufacturers must help their customers understand the impact of these programs on their brands and ensure affected patients can continue to afford their medications.










### EXAMPLE OF IMPACT ON PATIENTS COSTS\*




\*Numbers are for illustrative purposes only. Exact co-pays and annual spending will be variable depending on benefit design, drug costs, and concomitant medications.









IMPLICATIONS FOR PATIENTS	IMPLICATIONS FOR PRESCRIBERS, OFFICE STAFF, AND PHARMACISTS
<ul style="list-style-type: none"> <li> May pay more for medications overall</li> <li> May increase abandonment</li> <li> May decrease persistence</li> <li> Surprise of substantial co-pay in middle of year</li> <li> Confusion about complex benefit design</li> </ul>	<ul style="list-style-type: none"> <li> Likely to be first to field patient questions</li> <li> May not know about these programs</li> <li> Often responsible for investigating why patient's OOP costs increased</li> <li> Must help patients afford their medication through alternative funding sources or by switching to a lower-cost drug</li> </ul>

 **~40%** **OF LARGE EMPLOYERS** CURRENTLY IMPLEMENTING *OR* CONSIDERING IMPLEMENTING THESE PROGRAMS IN 2018  
National Business Group on Health Survey of Large Employers.



**MANUFACTURERS MUST ACT TO AVOID NEGATIVE EFFECTS ON CUSTOMERS AND BRANDS**

<ul style="list-style-type: none"> <li> <b>Educate</b> stakeholders about potential impact of these programs on patients</li> <li> <b>Reassure</b> stakeholders by clearly explaining how patients can continue to afford your brand with your financial support programs</li> </ul>	<ul style="list-style-type: none"> <li> <b>Counteract</b> negative brand perceptions due to unexpected patient cost burden</li> <li> <b>Train</b> field teams on programs and changes to co-pay programs</li> </ul>
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