



Lower your specialty medication costs

Drug manufacturers increasingly offer coupons, also known as copay cards, to help consumers offset the cost of high-cost specialty medications. Today, traditional benefit designs often prevent consumers from redeeming the full coupon, leaving plan sponsors to shoulder more of the medication's cost. Our variable copay solution adjusts the members' copay so you can maximize copay cards to decrease your cost share on specialty medications. It also helps keep your members' costs low.

Help your members lower out-of-pocket costs

Variable copay works behind the scenes, so your members won't experience any difference in their out-of-pocket costs when they fill their specialty medications. It also protects members during unanticipated events, for example, if a coupon was discontinued without notice, at no additional cost to them.

Make the most of manufacturer copay cards

As soon as a member signs up for a manufacturer coupon and shares the details with Optum® Specialty Pharmacy, the variable copay program automatically adjusts their 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.

Everyone wins

Optum Copay Card Solutions variable copay program can help plan sponsors save \$850 per affected prescription, or an average of \$3.65 per member per month (PMPM), on specialty medication costs with¹:

- Zero member abrasion
- Plan-friendly design

How it works

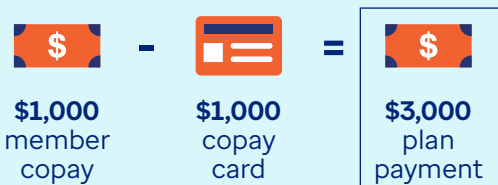


\$4,000 total medication cost



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

With variable copay solution



Without variable copay solution



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

A peek into how variable copay works

1. Initiate prescription

- Member fills a specialty medication at Optum Specialty Pharmacy
- Member is enrolled (or can be enrolled) in a manufacturer-sponsored coupon program
- Register coupon on the patient's profile

2. Claim is adjudicated

- Generic product identifier (GPI) identifies in-scope medication
- Variable copay table replaces plan design with GPI-specific member cost share

3. Coupon is maximized

- Send the responsibility of cost share to the manufacturer coupon
- Coupon pays, covering the member cost share

4. Patient is protected

- Member never pays more than the stipulated maximum amount a member is expected to pay, or the manufacturer patient pay (MPP) – e.g., \$0, \$5, \$10 for in-scope medications
- If a manufacturer discontinues a coupon program (a rare occurrence), the patient protection mechanism will make sure that the member continues to only pay the MPP and the plan protects the member at the point of sale

5. Prescription is filled and price is adjusted

- Medications are fulfilled as usual with variable copay mechanisms working on the back end
- Coupon dollars are applied towards member cost share and removed from accumulators (i.e. do not count toward member deductibles) through accumulator adjustment program
- Reports shows savings

Save while helping your members get the specialty medications they need

Variable copay is one aspect of Optum® Copay Card Solutions, a suite of solutions designed to help plan sponsors save on specialty medications while helping members get the medication they need. Our Copay Card Solutions also include our accumulator adjustment and preferred copay card programs. Variable copay is a good fit for plan sponsors who²:

- Use Optum Specialty Pharmacy as their sole specialty pharmacy
- Offer no grace fills
- Offer a traditional, flat, copay benefit design structure to membersParticipate in the accumulator adjustment program, which identifies the use of coupons when applied at Optum Specialty Pharmacy and excludes copay card contributions from a member's deductible and out-of-pocket, maintaining the integrity and intention of the plan benefit design



See how you can save

Contact your Optum Rx account executive to see how variable copay can help reduce specialty medication costs. For more information, visit optum.com/optumrx.



Notes: 1. Optum internal analysis. October 2021. | 2. Optum charges a 20% shared savings administration fee for this service

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