

Key Healthcare Terms

Deductible:

Costs for which you are responsible, before your insurance plan will start paying for healthcare expenses. Some plans do not cover the cost of drugs until the deductible has been met. For example, if your deductible is \$2,000, you will pay the full cost of your prescriptions until you reach \$2,000 in costs.

Coinsurance:

Your share of costs of a healthcare service, calculated as a percent (for example, 20%), after you have met your deductible.

Copay:

A pre-determined amount (for example, \$20) that you pay for a healthcare service.

Out-of-Pocket Maximum:

The maximum amount your plan can require you to pay for all your healthcare services that year. Typically, your copays, coinsurance, and deductibles all apply to your maximum.

About Us

The Multiple Sclerosis Association of America (MSAA) is a leading resource for the entire MS community, improving lives today through vital services and support.

Contact Us

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What Happened to My Copay Assistance?

How Copay Accumulators are Affecting You!



What Is a Copay Accumulator?

A copay accumulator is a policy or provision in your health insurance plan that may increase how much you pay for your healthcare.

Your employer may include a copay accumulator as part of your healthcare insurance to reduce the amount they spend on high-cost prescription drugs. If a drug you take is impacted, your out-of-pocket costs for healthcare will rise.

How Do You Know if Your Employer Is Using a Copay Accumulator?

- Have you recently received a notice from your employer or from your health insurance company?
- Are you paying more for medical services or prescription drugs?
- Have you not reached your deductible yet (but you had at this time last year)?
- If you have answered yes to any of these questions, your employer may be using a copay accumulator.

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Who May Be Impacted?

Do you get help paying for your drugs?

Copay accumulators apply when you get help paying for drugs from the company that makes the drug you take. This is sometimes known as a “copay coupon” or a “copay assistance program.”

Do you order drugs online or by mail?

In many cases, copay accumulators apply to drugs that you may have to order through special online or mail-based companies.

Do you have multiple sclerosis?

Many people with multiple sclerosis (MS) face high out-of-pocket costs for their prescription drugs, and these programs help make their prescription drugs more affordable. Since you have to apply for copay assistance programs, you should be able to know which of your MS drugs might be impacted by copay accumulators.

How Do They Work?

Copay accumulators only count the amount **YOU** spend on prescription drugs toward your deductible and out-of-pocket maximum, not the amount your copay coupons contribute. This means that you will need to spend more money on healthcare needs before your insurance contributes to your health spending.

Your Prescription Drug Costs

With a copay accumulator, only your actual payments apply toward your deductible and out-of-pocket maximums. While your costs stay the same, your healthcare spending increases.

Let’s say:

- Your health plan requires a \$100 copay
- A copay coupon covers \$80 of your copay

The graphic below indicates the change with a copay accumulator (see circle in red):



What Does This Mean for You?

When your employer uses a copay accumulator, this often increases both the amount that you have to pay for prescriptions, and how much you are required to spend on healthcare in total. While copay accumulator programs only apply to select drugs purchased through special online or mail-order based companies, with an unmet deductible, you are responsible to pay full amounts for other expenses, such as doctor visits and lab work. Examples of these extra costs are illustrated in the chart below.

Spending Without A Copay Accumulator

Spending With A Copay Accumulator



What Should You Do if You Think Your Employer Is Using a Copay Accumulator?

1. Talk to your human resources (HR) department.

Important: Your HR department can help you understand how copay accumulators might impact you.

2. Use this handout to help your employer understand the impacts of copay accumulators on your health and productivity.
3. Contact the free healthcare advocate that may be provided as part of your insurance to help you sort through information.
4. Call the copay assistance program that helps you pay your prescription drug cost-sharing to learn about any additional help available.
5. Contact your state’s Department of Insurance to learn about copay accumulators and your rights.