

Drug Copay Maximization

Overview

Your Blue Cross and Blue Shield of Kansas prescription drug benefits are compatible with most forms of manufacturer assistance programs, such as coupons and copay cards. These programs help by reducing your out-of-pocket expense for certain medications. Copay Maximization delivers savings by allowing payers to maximize the full value of drug manufacturer copay assistance for select specialty drugs. The copay assistance value is applied to the member's maximized copayment and blocked from applying to member accumulator balances.



Enrollment

When purchasing certain drugs, you are responsible for enrolling in the drug manufacturer's copay assistance program to minimize your out of pocket expense. The Financial Services team at your designated specialty pharmacy, Accredo, can help you enroll. Please contact them directly at 833-721-1620.

Please note that some manufacturers do not allow the pharmacy to enroll you in the manufacturer copay assistance program on your behalf. If the pharmacy is unable to complete the enrollment on your behalf, they will provide you with all of the information necessary for you to self-enroll in the copay assistance program. Once you have self-enrolled, you will be asked to share your copay assistance information with the designated specialty pharmacy.

The amount paid by the manufacturer will not count towards your deductible and annual out-of-pocket maximum, if applicable.

How to opt out

If you choose not to enroll in the copay assistance program and need to opt out, please contact Accredo at 833-721-1620.

If you do not enroll or opt out, you will be charged the full amount which the assistance program would have covered.

How it works

For example, if you have a \$200 specialty drug copay and your drug costs \$5,000 with a \$2,000 assistance program available, your insurance will pay \$3,000 of the total drug cost and the drug manufacturer will cover the rest. You would owe \$0.

Member action	Manufacturer pays:	Insurance pays:	Member pays
Enroll in assistance	\$2,000	\$3,000	\$0
Opt out	\$0	\$4,800	\$200
Do not enroll or opt out	\$0	\$3,000	\$2,000

If you have questions about your health benefits, please call the number on the back of your member ID card.

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