

# **Frequently Asked Questions**

We've partnered with Blue Cross Blue Shield of Massachusetts<sup>®</sup>, an independent company, to administer the Cost-Share Assistance Program. This new, cost-savings program is available through your Blue Cross pharmacy benefit.

## What is the Cost-Share Assistance Program?

The Cost-Share Assistance Program uses coupons from manufacturers of medication to cover most or all your out-of-pocket costs for eligible medications. Once you or your dependent enrolls, we'll apply a coupon on your behalf when an eligible prescription is filled at the pharmacy. You don't need to change how or where you fill your prescriptions. With the Cost-Share Assistance Program, your out-of-pocket costs for eligible medications will range between \$0 and \$35, depending on the medication.

## What is a manufacturer's coupon?

A manufacturer's coupon, also known as a copay card, copay coupon, copay assistance card, or manufacturer financial assistance, is part of the copay savings programs offered by manufacturers of medications to members with commercial health insurance. These programs help reduce most or all of your out-of-pocket costs for your medications.

## Are all medications included in the program?

No, only certain eligible medications are included in the program. This list of medications includes maintenance medications (also known as long-term medications) that are filled through the Blue Cross Specialty Pharmacy Network.

To view the list of eligible medications, sign in to your MyBlue account at **bluecrossma.org**, select **Cost-Share Assistance** under **My Medications**, then choose **See Eligible Medications**. For medications that aren't included on this list, your plan's standard cost share will apply. Sign in to your MyBlue account at **bluecrossma.org** for more information about your coverage.

# How do I or my dependent enroll in the Cost-Share Assistance Program?

If you or your dependent is taking an eligible medication, one of our Care Team Coordinators will reach out to you before the program begins to help you or your dependent enroll. They'll use their in-depth knowledge to walk you through signing up online at the manufacturer's website, or by calling the manufacturer.

If you or your dependent starts taking an eligible medication following the effective date of the program, our Care Team will reach out to you, or you can call them at **1-636-614-3128** (TTY: **711**) to enroll.

## What if I'm already using a manufacturer's coupon for the eligible medication?

Even if you already use a manufacturer's coupon for your eligible medication, you or your dependent will still need to talk with one of our Care Team Coordinators. If they haven't already, one will reach out to you. They'll ensure you're getting the most from your benefits based on your participation in the program.

## Is enrollment in the Cost-Share Assistance Program required?

Enrollment is optional. However, <u>your out-of-pocket costs for your medication will be higher if you choose</u> <u>not to participate</u>. If you or your dependent does not enroll, <u>you will be responsible</u> for paying 30% of the cost of the eligible medication.

# What if I filled my eligible medication before I enrolled in the program?

If you've already filled an eligible medication and you're eligible for the program, please call us at **1-636-614-3128** (TTY: **711**) to learn more about retroactive enrollment.

## Are there instances where I may not be able to sign up for the program?

Although most members can enroll, there may be specific instances that make you ineligible for the program, such as:

- You have or are eligible for government health insurance, such as Medicare or Medicaid
- Your medication isn't approved by the FDA to treat your condition
- Your medication has specific age restrictions you don't meet
- You use a secondary insurer in addition to Blue Cross to cover your plan's out-of-pocket costs

If you're ineligible for the program, our Care Team will ensure that your medication is covered based on the standard cost-share amount that applies for all other covered medications and supplies as described in your Schedule of Benefits and/or riders. In these instances, you wouldn't be eligible for cost savings for your medication through this program.

## How does the Cost-Share Assistance Program affect my plan's out-of-pocket maximum?

Once you or your dependent is enrolled in the Cost-Share Assistance Program, your plan will apply only your *actual* out-of-pocket costs to your annual out-of-pocket maximum. For example, if you pay \$10 for an eligible medication, only \$10 will be applied to your annual out-of-pocket maximum.

## How does the Cost-Share Assistance Program affect my deductible?

If you have a Health Savings Account (HSA)-qualified "Saver" plan, your plan will apply your out-of-pocket costs to your annual deductible as well as to your out-of-pocket maximum. For example, if you pay \$10 for an eligible medication, \$10 will also be applied to your annual deductible.

## What can I expect from the Care Team?

Our Care Team will monitor your claims every month to ensure that you're receiving the correct coupon and provide you with support if needed. For example, if the coupon isn't applied correctly at the pharmacy, and you're asked to pay a higher out-of-pocket cost, you can call our Care Team at **1-636-614-3128** (TTY: **711**), and a Coordinator will work with the pharmacy to fix the error. Or, if you've already paid for the medication, and the Care Team notices that the coupon was applied incorrectly, a Coordinator will contact you and the pharmacy, and make sure that you're reimbursed.

# Who do I call with questions about the Cost-Share Assistance Program?

Please call our Care Team at **1-636-614-3128** (TTY: **711**), Monday through Friday, 8:00 a.m. to 7:00 p.m. ET.