

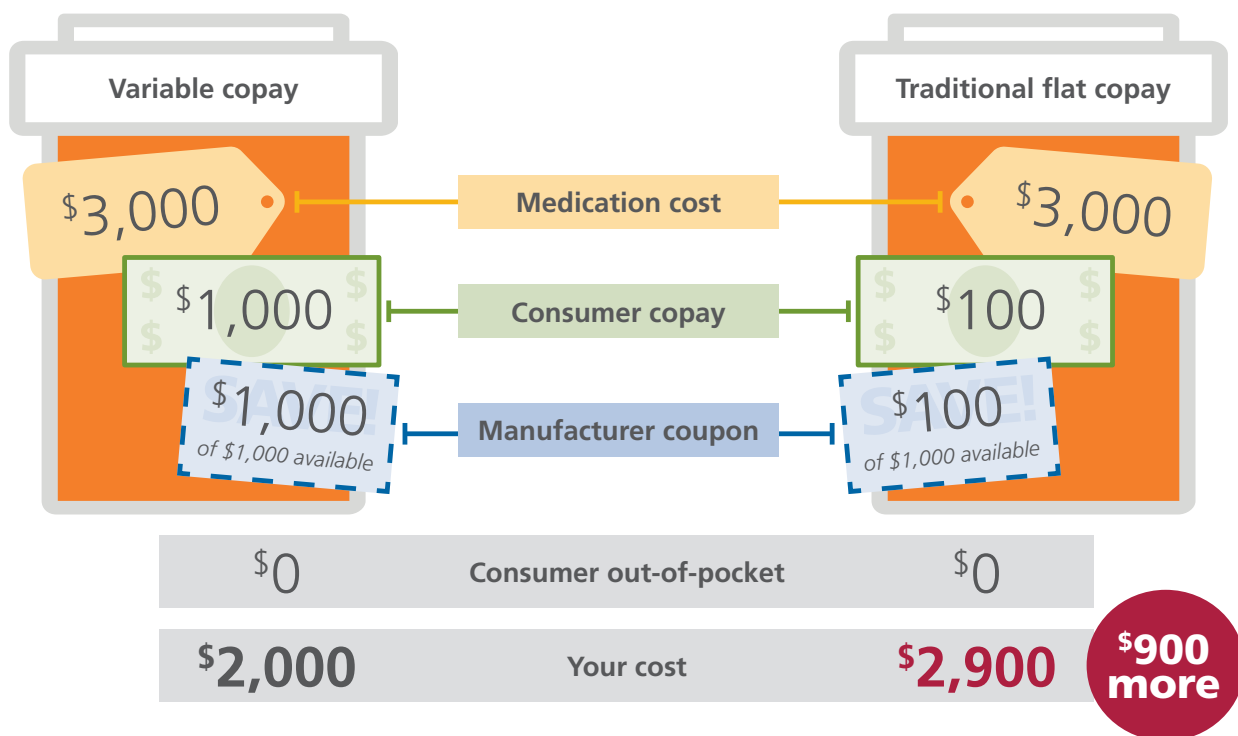
Variable copay

Reduce 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 modifies the benefit design so you can maximize copay cards to decrease your cost share on specialty medications while also keeping your members' costs low.

Save on high-cost medications

Variable copay is back-end driven, meaning that members experience no difference in their out-of-pocket costs when they fill their specialty medications. In addition, this solution includes several mechanisms that protect members during unanticipated events, for example, if a coupon was discontinued without notice.



Start saving immediately

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 the member's cost share for in-scope medications and applies the coupon value at the point of sale, decreasing plan spend at the claim level.

About the solution

Variable copay is one aspect of Optum Copay Card Solutions, which are 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 who:

- Use Optum Specialty Pharmacy as their sole specialty pharmacy
- Offer no grace fills
- Participate 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 OOP, maintaining the integrity and intention of the plan benefit design
- Offer a traditional, flat, copay benefit design structure to members

See how you can save

Contact your OptumRx Account Executive to see how variable copay can help reduce specialty medication costs.

About Optum

Optum is a leading health services innovation company dedicated to helping make the health system work better for everyone. With more than 160,000 people collaborating worldwide, Optum combines technology, data and expertise to improve the delivery, quality and efficiency of health care.



11000 Optum Circle, Eden Prairie, MN 55344

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