



## THE AIDS INSTITUTE

The following patient out-of-pocket cost scenarios model how payments for a prescription drug over the course of a year work under a typical health insurance plan design, and demonstrate the difference when a copay accumulator is applied.

- Patient deductible: \$4400
- Annual out-of-pocket maximum: \$7900
- Cost-sharing for specialty tier prescription: 50% coinsurance, after the deductible is met
- Monthly prescription cost: \$1675
- Manufacturer copay assistance: \$7200

### Scenario 1: Plan Without A Copay Accumulator

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Insurer Collects
Consumer Pays	\$0	\$0	\$0	\$0	\$0	\$0	\$550	\$150 <sup>^</sup>	\$0	\$0	\$0	\$0	\$700	7,900
Copay Assistance	\$1,675	\$1,675	\$1,050 <sup>*</sup>	\$837.50	\$837.50	\$837.50	\$287.50 <sup>**</sup>	\$0	\$0	\$0	\$0	\$0	\$7,200	
Remaining Deductible	\$2,725	\$1,050	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		

### Scenario 2: Plan With A Copay Accumulator

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Insurer Collects
Consumer Pays	\$0	\$0	\$0	\$0	\$1,175	\$1,675	\$1,550 <sup>*</sup>	\$837.50	\$837.50	\$837.50	\$837.50	\$150 <sup>^</sup>	\$7,900	\$15,100
Copay Assistance	\$1,675	\$1,675	\$1,675	\$1,675	\$500 <sup>**</sup>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,200	
Remaining Deductible	\$4,400	\$4,400	\$4,400	\$4,400	\$3,225	\$1,550	\$0	\$0	\$0	\$0	\$0	\$0		

<sup>\*</sup>Plan deductible met    <sup>\*\*</sup>Copay assistance limit met    <sup>^</sup>Annual out-of-pocket maximum met