

Hudson Valley Credit Union

Specialty Copay Assistance Program

Effective January 1, 2020

What is a Specialty Drug?

Specialty drugs or **specialty** pharmaceuticals are a recent designation of pharmaceuticals that are classified as high-cost, high complexity and/or high touch. **Specialty drugs** are often biologics—"drugs derived from living cells" that are injectable or infused (although some are oral medications).

What Specialty pharmacy does Express Scripts use?

Accredo is the **Express Scripts Specialty Pharmacy**

Can I continue to use my local pharmacy for non-specialty medications?

YES! The current benefit for non-specialty medications will not be impacted. Therefore, you will still be able to use pharmacies such as Walgreens, CVS, Walmart, etc. **for medications that are not designated as Specialty medications**

Will my copay apply to my deductible and out of pocket accumulator?

YES! The final copay (your actual cost) will be applied to your deductible and OOP. However, any monies, paid by the manufacturer, will not be applied to your accumulator. This amount will be adjusted by Express Scripts within 24-48 hours after the claim processes.

Is insulin (Humalog) considered a Specialty drug?

Although insulin meets many of the criteria designating a drug as a specialty medication, it is **NOT** a classified as a specialty drug.



November 19, 2019

Ken Ballard
691 Trade Center Blvd.
Chesterfield, MO 63005

Dear Ken,

Based on our records you have recently filled a specialty prescription. Specialty drugs can often cost thousands of dollars per month and typically have special handling or administration requirements. To offset the high cost of specialty drugs, most manufacturers offer copay assistance programs.

We encourage you to take advantage of the copay offered by the drug manufacturers which will mitigate costs for both you and Hudson Valley Credit Union. NFP Rx Solutions will provide you with support in accessing the copay assistance programs that are available for your medication.

In order to take advantage of the programs, effective January 1, 2020, your copay will be 20% of the price on specialty prescriptions. While this change may significantly increase your copay, the manufacturer copay assistance will cover most, if not all, of your out-of-pocket expenses for your specialty medication*. As a result, your out-of-pocket costs for a 30-day supply will in most cases be less than what you are paying today.

Please contact Rx Solutions prior to filling your next specialty prescription to enroll in the copay assistance program and start saving on your specialty prescription.

Sincerely,
Rx Solutions Clinical Team
1-888-201-9175
customercare@nfp.com

*Manufacturer copay assistance dollars will not apply to your deductible and maximum out of pocket.

Important Specialty Pharmacy Changes

SPECIALTY CO-PAY ASSISTANCE PROGRAM

Specialty drugs can often cost thousands of dollars per month and typically have special handling or administration requirements. To offset the high cost of specialty drugs, effective January 1, 2020, Hudson Valley Credit Union will offer a co-pay assistance program to mutually benefit you and Hudson Valley Credit Union.

If you are taking specialty drugs for conditions such as rheumatoid arthritis, multiple sclerosis, HIV, and cancer - then you could be eligible for co-pay assistance, and notified by an NFP Rx Solutions Pharmacist via letter to register for the program.

- Your co-pay will be 20% of the price on specialty prescriptions
- If no coupon is available, your co-pay will not exceed the highest co-pay under your plan
- This program provides access to manufacturer co-pay programs, where eligible, to offset Out-of-Pocket costs for your specialty medications
- Members should contact NFP Rx Solutions at **888-201-9175** to enroll in the available programs through the medication's manufacturer



HUMIRA EXAMPLE: OLD PROCESS VERSUS NEW PROCESS

A OLD PROCESS

1. Participant is issued Specialty Prescription
2. Participant called CVS/Caremark Specialty (Mandatory)
3. Participant walks through set up with counselor
4. Participant is billed up to **\$100** co-pay
5. Participant is mailed specialty medication
6. Hudson Valley Credit Union pays the remaining **\$4,900.00**

B NEW PROCESS

January 1, 2020

1. Participant is issued Specialty Prescription
2. Participant calls CVS/Caremark Specialty 800# (Mandatory)
3. Contact Rx Solutions for copay assistance at **888-201-9175**
4. Pharmacist determines coupon eligibility = **YES or NO**

NO COUPON

5. Participant is billed 20%, not to exceed max co-pay
6. Participant is mailed specialty medication
7. HVCU pays the remainder

WITH COUPON

5. Participant is billed a 20% co-pay that will be mostly covered by the coupon, not to exceed maximum copay
6. Participant is mailed specialty medication
7. HVCU pays **\$4,000** Manufacturer covers **\$980**