

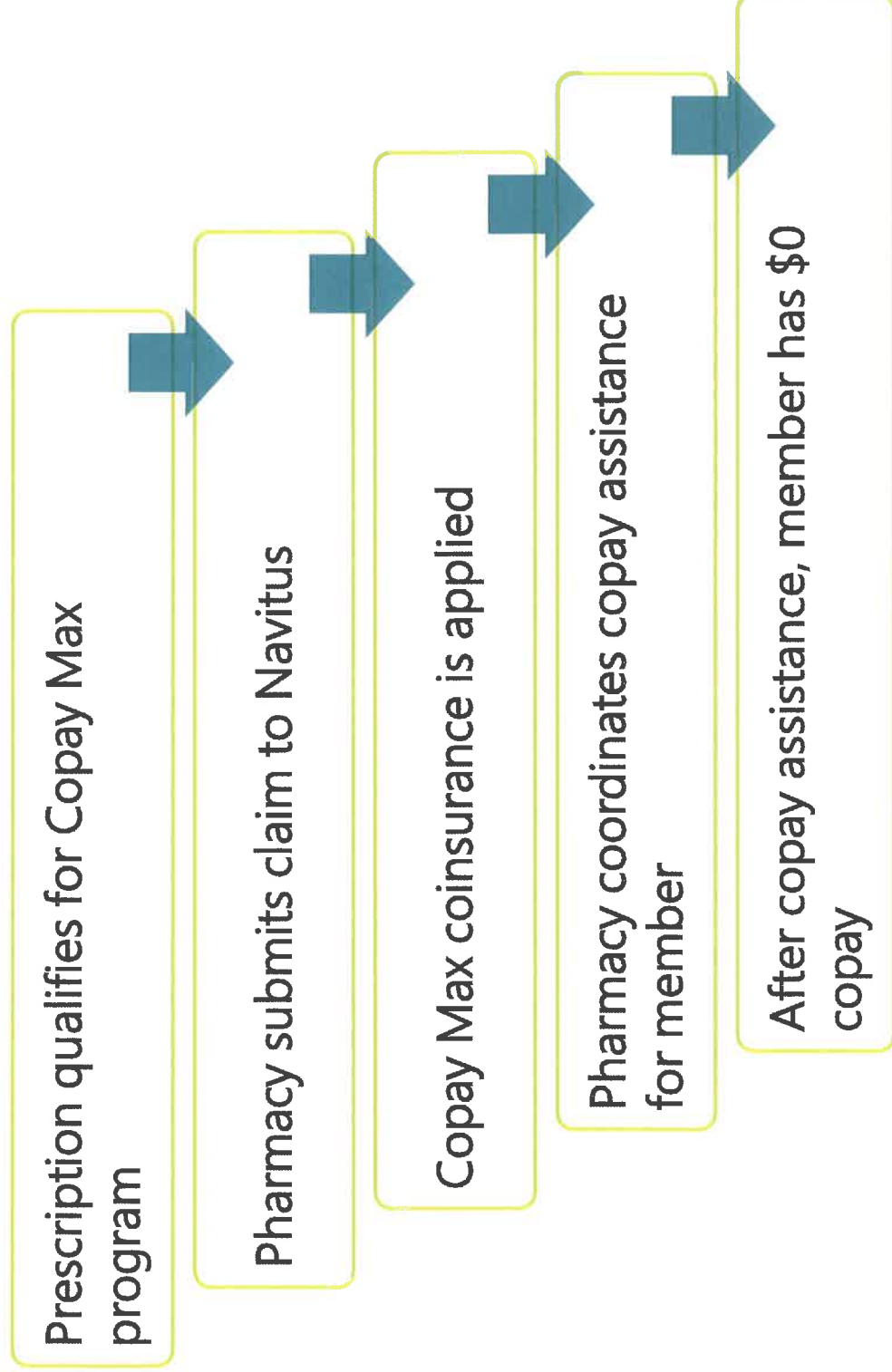
Leveraging Copay Assistance to Reduce Costs

Copay Max

- **What it does:**
 - Creates benefit design that leverages copay assistance cards to reduce both member AND plan costs
- **How it works:**
 - Accumulators accurately report the true out-of-pocket (OOP) amount
 - Multi-transactional approach between pharmacy and Navitus
- **What it works with:**
 - Lumicera – certain specialty medications
- **Who it's for:**
 - Commercial employers with generous benefit designs who want to implement a copay assistance program

Copay Max

How it Works



Copay Max Claim Example

- Pharmacy benefit
 - Specialty tier = \$100 copay
- Copay Max benefit
 - 30% coinsurance and \$0 maximum member out-of-pocket
- Manufacturer copay assistance for Drug X allows \$1,500 per month (\$9,000 annual cap) with \$5 member out of pocket

	Total Cost	Member Pay	Plan Pay	Other Payer Amt.	Out of Pocket Amt.	Clean Claim	Invoiced
Primary Claim	\$5,000	\$1,500	\$3,500	\$0	\$0	Yes	No
Manufacturer Claim	\$1,500	\$5	\$1,495	\$0	N/A	N/A	N/A
Tertiary Claim	\$5,000	\$0	\$3,505	\$1,495	\$0	Yes	Yes

Year At A Glance

Standard Specialty Benefit

	Member Pay	Plan Pay	Copay Card Pay	Member Accumulators
January	\$5	\$4,900	\$95	\$100
February	\$5	\$4,900	\$95	\$100
March	\$5	\$4,900	\$95	\$100
April	\$5	\$4,900	\$95	\$100
May	\$5	\$4,900	\$95	\$100
June	\$5	\$4,900	\$95	\$100
July	\$5	\$4,900	\$95	\$100
August	\$5	\$4,900	\$95	\$100
September	\$5	\$4,900	\$95	\$100
October	\$5	\$4,900	\$95	\$100
November	\$5	\$4,900	\$95	\$100
December	\$5	\$4,900	\$95	\$100
Total Paid	\$60	\$58,800	\$1,140	\$1,200



Confidential

Year At A Glance

Copay Max Program Benefit

	Member Pay	Plan Pay	Copay Card Pay	Member Accumulators
January	\$0	\$3,505	\$1,495	\$0
February	\$0	\$3,505	\$1,495	\$0
March	\$0	\$3,505	\$1,495	\$0
April	\$0	\$3,505	\$1,495	\$0
May	\$0	\$3,505	\$1,495	\$0
June	\$0	\$3,505	\$1,495	\$0
July	\$0	\$4,970	\$30	\$0
August	\$0	\$5,000	\$0	\$0
September	\$0	\$5,000	\$0	\$0
October	\$0	\$5,000	\$0	\$0
November	\$0	\$5,000	\$0	\$0
December	\$0	\$5,000	\$0	\$0
Total Paid	\$0	\$51,000	\$9,000	\$0

Cochise Combined Trust Savings Analysis

(1/1/2019 to 10/31/2019)

Product	Number of Claims	Number of Utilizing Members	Plan Paid	Member Paid	Total Cost	Actual Estimated Manufacturer Assistance Applied	Expected Plan Paid	Estimated Savings
COSENTYX	3	1	\$14,849.09	\$500.00	\$15,349.09	\$4,300.90	\$11,048.19	\$3,800.90
ENBREL	20	4	\$95,789.55	\$4,400.00	\$100,189.55	\$12,307.69	\$87,881.86	\$7,907.69
HUMIRA	35	8	\$177,072.97	\$4,949.95	\$182,022.92	\$82,307.69	\$149,715.23	\$27,357.74
MAVYRET	3	1	\$37,229.43	\$300.00	\$37,529.43	\$823.08	\$36,606.35	\$623.08
OLUMIANT	5	1	\$10,168.22	\$500.00	\$10,668.22	\$9,200.47	\$7,467.75	\$2,700.47
ORENCIA	11	1	\$46,683.04	\$1,100.00	\$47,783.04	\$12,952.31	\$35,090.73	\$11,592.31
TECFIDERA	13	2	\$97,744.00	\$1,300.00	\$99,044.00	\$29,713.20	\$69,330.80	\$28,413.20
	90	18	\$479,536.30	\$13,049.95	\$492,586.25	\$95,445.33	\$397,140.92	\$82,395.38

Total Cost	\$492,586.25
Est. Plan Paid	\$397,140.92
Est. Manufacturer Assistance	\$95,445.33
Est. Savings	\$82,395.38
Program Fee	\$6,750.00
Estimated Copay Max Program Savings	\$75,645.38
Member Months	18,986
Savings PMPM	\$3.98

- Please note the estimates provided here are not indicative of future savings as drug mix, the Copay Max program and drug list, and manufacturer copay assistance programs are all subject to change at any time, without notice to Navitus.
- Certain assumptions/estimations were made that may impact actual savings, including the following:
 - The Expected Manufacturer Assistance Applied is the lesser of the Copay Max coinsurance benefit of 30% with \$0 max member out of pocket after copay assistance or our current understanding of the maximum amount and availability of copay assistance calculated on a per month basis (assuming 13 fills per year unless the copay assistance program limits the yearly fills to 12 or per the drug dosing regimen);
 - The current drugs included in the Copay Max Program.