

Frequently Asked Questions (FAQs)

In keeping with their efforts to provide a robust yet cost-effective prescription drug plan for you and your family, your plan is pleased to announce they have partnered with PillarRx Consulting to implement the IPC Copay Assistance Program for certain qualifying high-cost medications.

WHAT IS COPAY ASSISTANCE?

Copay assistance is a process in which drug manufacturers provide financial support to patients by covering all or most of the copay applied to a specialty medication.

WHAT IS THE IPC COPAY ASSISTANCE PROGRAM?

The IPC Copay Assistance Program, administered by PillarRx Consulting, is a team of professionals that assists members in obtaining copay assistance from drug manufacturers to reduce their out-of-pocket expenses for eligible medications. Using the IPC Copay Assistance Program may result in a savings for you and your family.

HOW WILL THE IPC COPAY ASSISTANCE PROGRAM SAVE ME MONEY?

The manufacturer assistance you receive for these high-cost medications may substantially reduce or completely cover your copayment/coinsurance for the medication. You will only be responsible for the amount returned after assistance is applied, not to exceed your existing prescription benefit copayment/coinsurance.

WHAT CAN I EXPECT FROM THE IPC COPAY ASSISTANCE PROGRAM CARE TEAM?

If you currently take one or more medications for which copay assistance is available, you can expect a phone call from the IPC Copay Assistance Care Team to help you enroll in the applicable copay assistance program. The Care Team will continue to monitor your claims and check in periodically to ensure that your copays are processing as expected, and applied to your out-of-pocket costs appropriately. Please know this process and your prescription information are confidential.

WHY IS MY COPAY DIFFERENT?

Qualifying medications processed through the IPC Copay Assistance Program will initially process with a designated coinsurance. The designated coinsurance is submitted to the manufacturer for financial assistance payment. You will only be responsible for the amount returned after assistance is applied, not to exceed your existing prescription benefit copayment/coinsurance. The Care Team will provide instruction on what your expected copay responsibility will be at the point-of-sale.

WHAT ELSE DO I NEED TO KNOW?

Please note, the IPC Copay Assistance Program will be mandatory for all members taking a program eligible medication(s). If your medication is included in the program and you do not enroll, you will likely have significantly higher out-of-pocket costs for these medications.

Additionally, your Plan applies your out-of-pocket prescription cost to your annual deductible and/or maximum out-of-pocket (MOOP). Only the portion you pay yourself will count toward your deductible and/or MOOP. Any copay assistance dollars paid by the manufacturer will not be applied to your total deductible and/or MOOP limit for the year. In addition, if your Plan is not informed of any copay assistance you may have received, the Plan reserves the right to recover amounts improperly credited to your deductible and/or MOOP, or improperly paid by the Plan under the mistaken belief you have reached your deductible and/or MOOP.

Please contact the **IPC Copay Assistance Care Team at 636-289-0114** with any questions.