

Start Saving Today with Copay Cards

HERE'S YOUR CHANCE TO MAKE YOUR MEDICATIONS MORE AFFORDABLE

*Copay cards are special discount cards that can help you **pay less** for your medications. They're easy to use and can help make your **prescription costs lower**.*

How to use your copay card

Copay cards are easy to get and easier to use:

1 Get the card

There are several ways you can get a copay card:

- **Ask your doctor.** Talk to your doctor to learn if there are any copay cards for the medications prescribed for you.
- **Visit the company's website or call.** Pharmaceutical manufacturers often provide copay cards online, or you can call them to ask. You can download the information for using the card or call the telephone number listed on the website.
- **Check with your pharmacy.** Some pharmacies might have information about copay cards for different medications.
- **Online search.** Type the drug name and then "copay card" in the search bar.

2 Show your card

When you go to the pharmacy to get your medicine, show them your card. Note that some pharmacies do not accept copay cards.

Copay card benefits

There are many benefits of using a copay card and include:

- **Lower costs** – You can pay less for your medications and save money overall.
- **No fees** – A copay card is usually free and has no added fees.
- **Lots of options** – There are cards available for many different prescription medications.

(continued)



Copay card FAQs: your guide to savings!

What is a copay card?

A copay card is a discount program offered by a drug manufacturer that can help lower your medication costs. They're also known as:

- Copay savings programs
- Copay coupons¹
- Copay assistance cards

How much money can I save with a copay card?

The amount you save can vary, but copay cards can lower your out-of-pocket costs. The value of the card generally does not count toward your deductible or out-of-pocket maximum. The actual amount you paid out of pocket is what is applied to your out-of-pocket costs. This means that once a copay card's benefits are used up, you may still owe your full cost-sharing amounts. Check your Evidence of Coverage or contact Health Net for details about how copay cards interact with your plan's deductible and out-of-pocket maximum.

How do I get a copay card?

You can get a copay card from your doctor, the medicine company's website or your pharmacy. Sign up online or call the program to enroll. You'll usually receive a card you can print and take to the pharmacy. Copay cards are typically free.

Can I use a copay card for any medicine?

No. Not all medications have copay cards, but many popular ones do. Check with your doctor or pharmacy or the medicine company. When you sign up for a copay card, read the program rules carefully. If you have any questions, you can always call the medicine company for help. Contact the medicine company if you have questions. Copay cards are offered by the drug manufacturer, not by Health Net. Using a copay card does not change your plan's formulary, coverage tiers, or prior authorization requirements.

How do I use a copay card at the pharmacy?

When you order your medicine tell the pharmacy you have a copay card. They'll apply the discount. Not all pharmacies accept copay cards, but Acaria Health™ Specialty Pharmacy and UC Pharmacy do.

Can copay cards be used for purchasing brand name medications?

It depends. Under California law (Health & Safety Code § 132000 et seq.), drug manufacturers generally cannot offer copay card discounts on brand-name medications when an equivalent generic is available on a lower-cost tier of your plan's formulary. However, exceptions may apply — for example, if your doctor has determined the brand-name drug is medically necessary and you have completed any required prior authorization or step therapy. Check with your pharmacist or contact Health Net for details about your specific medication.

¹Manufacturer coupons may work only for one fill whereas a copay card may work for multiple fills.

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Important copay card tips:

- **Ask your pharmacist** – If you have any questions about using a copay card, ask your pharmacist for help.
- **Check if you qualify** – Be sure you qualify for the copay card.
- **Watch for expiration dates** – Some copay cards can expire or have limits on how many times you can use them.