



Cost Relief: Connecting your employees with greater pharmacy savings

Bringing your employees \$0 cost share for specialty drugs

Specialty drugs bring new hope in the fight against a number of health problems — but they often come at a high cost. We are working to help hold down those costs, with a program that could mean \$0 copays on certain specialty drugs for your employees.

How Cost Relief works to save money

With Cost Relief, employers and employees can access allocated — but currently unused — manufacturer copay assistance program funds. This allows us to reduce the plan paid portion for certain specialty drugs. **Without this program, approximately 75% in manufacturer copay assistance dollars went unused in 2020.**³

Our comprehensive, proactive outreach program educates employees and helps them with program enrollment. Letters and phone calls will help ensure that all eligible employees are educated on the assistance available to them, and how they can stay enrolled in their respective copay assistance program.

- **Virtually all specialty drugs** are included as part of this program
- Employers can also access the program's **robust reporting and analytics**, including utilization and outreach metrics

Please note: Cost Relief is not recommended for high deductible health plans with HSA plan designs nor first-dollar HRA plans.⁴ Plan exclusions: Cost Plus, Minimum Premium, FEP, MedSupp, Labor & Trust Fully Insured, and Refunding Fully Insured Groups

Learn more, so your employees can save more

To learn more about the program or request an opportunity and savings analysis, contact your plan representative.

We're here to help.



1. Members must enroll in the program and cost share could vary dependent on member enrollment. Members who do not wish to participate in this program can opt out and will be responsible for the full amount of the cost share for their specialty drug. Cost shares for any non-essential drug do not count towards plan deductible nor out-of-pocket limit. Employer group should consult legal advisor in considering this benefit feature.
2. Based on our BOB claims data for copay plans, 2021.
3. 2020 Internal analysis of Anthem's commercial book of business.
4. High deductible health plans with HSA may have conflict with IRS guidelines governing this plan type. Not recommended for First Dollar HRA plan designs because the first fill of a specialty drug will take member cost share from the member's HRA account.
Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.