



SmartHealth Flexible Copay program frequently asked questions

Beginning on January 1, 2025, your specialty medication may be available for as little as \$0 through the SmartHealth Flexible Copay program.

What is the SmartHealth Flexible Copay program? This program works with drug manufacturer copay assistance programs to provide the lowest out-of-pocket cost to SmartHealth members who need these medications. Drug manufacturer patient assistance programs include copay cards, debit cards and other forms of assistance. **Manufacturer's patient assistance may change or can potentially be stopped within the plan year. If this occurs, the member will be responsible for the prescription drug copay of their SmartHealth plan. The manufacturer assistance (copay/drug debit card) is contingent upon the manufacturer, not Ascension Rx or SmartHealth.**

Please keep in mind that any type of manufacturer assistance for a Flex Copay drug will NOT count toward your annual deductible and/or out of pocket maximum no matter the insurance plan chosen. Only the actual dollar amount paid by the SmartHealth member (out of your pocket) will be applied to the annual deductible and/or out of pocket maximum.

For example (PPO Plan), John is taking a specialty medication and his copay was previously \$200. As of January 1, 2025, his copay for this medication will be \$1,000 if he chooses **not** to participate in the Flexible Copay program, and he would be responsible for the full member cost of this medication. His actual out-of-pocket payment would count toward his annual deductible and/or out-of-pocket maximum.

If he **does** participate in the Flexible Copay program, **he could pay as little as \$0 after the application of the manufacturer assistance** (copay/drug debit card)*. The value of this manufacturer assistance will **NOT** count toward John's annual deductible and/or out-of-pocket maximum.

Who can participate in the SmartHealth Flexible Copay program? You participate in the SmartHealth Flexible Copay program if your specialty medication has been identified by SmartHealth as eligible. Check the list of specialty medications on the [SmartHealth website](#) > SmartHealth Flexible Copay program.

What if I do not want to participate in the SmartHealth Flexible Copay program? If you do not wish to participate, you are electing to pay the cash price (full cost) out-of-pocket. This would not involve any manufacturer assistance. The full cost actually paid by the member for the medication will count toward your plan's deductible and/or out-of-pocket maximum.

What if I am enrolled in the SmartHealth High Deductible Health Plan (HDHP)? The same process will apply across all SmartHealth plans. Please be aware that the value of this manufacturer assistance will **NOT** count toward your deductible and/or out-of-pocket maximum.

