



Manage specialty medication costs



Ensure transparency with Copay Card Solutions: Accumulator Adjustment

Drug manufacturers offer billions of dollars' worth of coupons to help employees pay for high-cost specialty medications. In fact, copay card discounts for commercial plans tripled from \$6B to \$18B from 2014–2020.¹

These programs can help employees save money on select medications. Yet, they also can encourage employees to use expensive brand-name drugs when lower-cost options are available.

The UnitedHealthcare Accumulator Adjustment program provides a real-time solution that allows for the use of coupons – while also preventing copay card dollars from being included in employees' accumulators.

The result is greater transparency about the true out-of-pocket cost that an employee pays and assurance that your plan design is working as intended.

\$2

per member per month
average savings with
Accumulator Adjustment²



Accumulator Adjustment ensures that only the out-of-pocket amount an employee pays is applied to accumulators — not the amount paid by the drug manufacturer’s copay card or coupon.



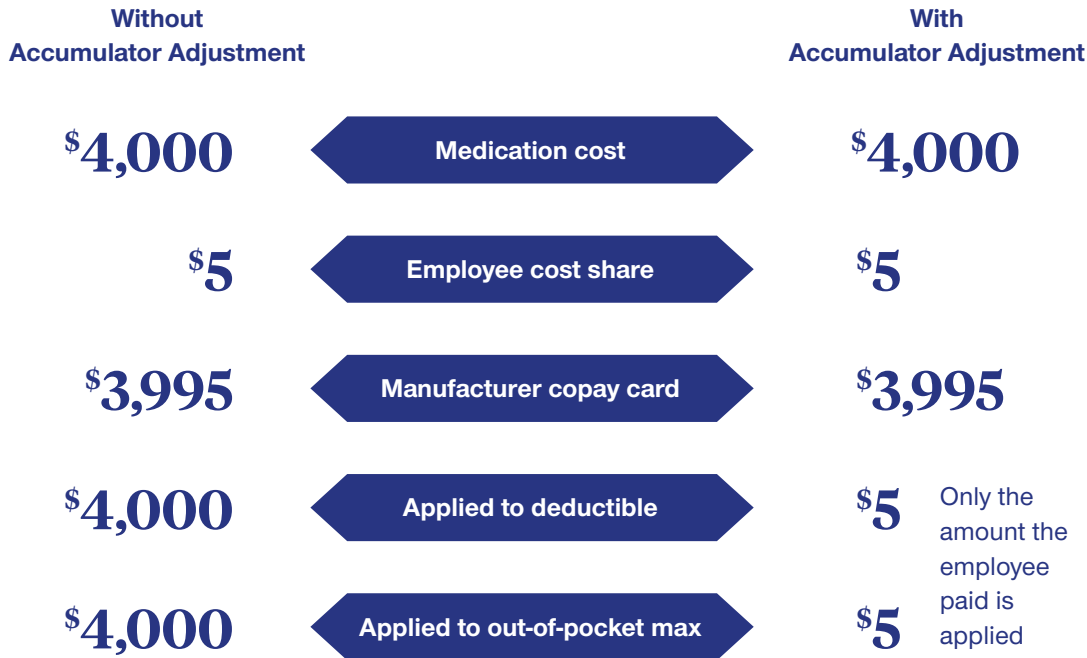
Employees see enhanced messaging on **myuhc.com**, the mobile app and the explanation of benefits — highlighting how the copay card payment was applied.



The program applies only to prescriptions filled at Optum® Specialty Pharmacy. Medications filled at other network pharmacies are out of scope.

How it works

Accumulator Adjustment provides a real-time solution to prevent copay card dollars from being included in employees’ accumulators (deductibles and out-of-pocket maximums).



Contact your UnitedHealthcare representative for more information



¹ Drug Channels Institute: <https://optumkic.com/system/files/2021%20Economic%20report%20on%20US%20Pharmacies%20and%20PBMS.pdf>. Accessed 9/27/21.

² UnitedHealthcare Commercial Fully Insured and ASO data 2020. Optum is a subsidiary of UnitedHealth Group. UnitedHealthcare and the dimensional U logo are trademarks of UnitedHealth Group Incorporated. All other trademarks are the property of their respective owners.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by UnitedHealthcare Insurance Company, United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.