

# VERTEX GPS<sup>TM</sup>: GUIDANCE & PATIENT SUPPORT 2023 CO-PAY ASSISTANCE PROGRAM

### 2023 program details and eligibility

In January 2023, enrollment in the Vertex GPS Co-pay Assistance Program may reduce your out-of-pocket costs to **as little as \$0 per fill**.\* Vertex will provide one of two different amounts of co-pay assistance per fill based on the qualifying criteria outlined in the table below. All assistance will be capped at \$20,000 annually.

Everyone currently enrolled in the Vertex GPS Co-pay Assistance Program will continue to receive co-pay assistance of up to \$3,500 per fill beginning in January as long as you do not have a change to your insurance plan. Your co-pay card number and information will not change.

	All eligible patients	Patients whose insurance plan does not include a co-pay adjustment program <sup>†</sup>
Vertex GPS Co-pay Assistance amount per fill	Up to \$3,500	Up to \$8,950
Vertex GPS Co-pay Assistance annual maximum	\$20,000	\$20,000
Your <b>out-of-pocket cost</b>	As little as \$0	As little as \$0

\*This program includes a per-fill maximum for a 28-day supply as described in the Prescribing Information for each Vertex medicine and is further limited to an annual maximum. Limitations apply. Not available to individuals with any government healthcare program (such as Medicare, Medicaid, Veteran's Administration (VA), Department of Defense (DoD), TRICARE®, or Indian Health Services).

<sup>†</sup>Not applicable to co-pay adjustment programs that do not apply to a patient's prescribed Vertex medicine. Also not applicable for patients enrolled in a Maine-based insurance plan that is not a self-insured plan. A separate process exists for those patients to access up to \$8,950. Please reach out to Vertex GPS for more information.

## What are the Vertex GPS Co-pay Assistance Program limits?

The co-pay assistance amount per fill, or the per-fill maximum, is the amount that is covered for a 28-day supply of your Vertex medicine through the Vertex GPS Co-pay Assistance Program. This means that if there is a balance that remains after your insurance processes your claim, the Vertex GPS Co-pay Assistance Program will cover any remaining out-of-pocket expenses up to the per-fill maximum you are eligible for.

The Vertex GPS Co-pay Assistance Program is also limited to \$20,000 annually.

The \$20,000 annual limit from Vertex is above the maximum federal limit on out-of-pocket costs that commercial health insurance plans can impose on enrollees for essential health benefits in 2023. The current limit can be found on **Healthcare.gov**.

#### How do I know if I need to opt in to receive assistance up to \$8,950 per fill?

- If your recent claims have been less than \$3,500 and your insurance or out-of-pocket costs will not be changing, then you likely will not need to opt in for additional co-pay assistance. However, if you have unexpected out-of-pocket costs at any time in 2023 and are eligible, you can reach out to your Vertex GPS Support Specialist to opt in for additional assistance
- If your recent claims have been more than \$3,500 and you are not enrolled in a co-pay adjustment program that applies to your Vertex medicine,<sup>†</sup> you can opt in to receive co-pay assistance of up to \$8,950 per fill by completing the Plan Acknowledgement and Attestation Form, which your Vertex GPS Support Specialist can send to you
- If your recent claims have been more than \$3,500 and you are enrolled in a co-pay adjustment program that applies to your Vertex medicine, you should review this downloadable Know the Facts: Co-pay Adjustment Programs resource to help you understand steps you may be able to take during the open enrollment period

If you have additional questions, your Vertex GPS Support Specialist is here to help guide you so that you understand how much co-pay assistance you have utilized this year and what actions you may need to take ahead of 2023. **Please be sure to determine with your health insurance provider whether your plan is changing, as this may impact your co-pay assistance program eligibility.** 

#### How do I know if my insurance plan includes a co-pay adjustment program?



Many patients enrolled in a co-pay adjustment program, often known as **accumulators** and **maximizers**, might not know that their health plans have these programs. It's important to learn about these programs because they can result in changes to your out-of-pocket expenses.

- Review this downloadable Know the Facts: Co-pay Adjustment Programs resource for examples of how to identify them and to learn where you can find support
- Consider reaching out directly to your insurance provider to ask if and how manufacturer co-pay assistance is applied to your annual deductible and out-of-pocket maximum

#### Are there any steps I should take with my insurance company during open enrollment?



The open enrollment period is when you can select or make changes to your insurance coverage. We encourage you to research your coverage to see if your current plan or the new plan you may be considering includes a co-pay adjustment program.

#### Here are some steps you can take:

- Check your plan's explanation of benefit (EOB) statement to review the deductibles, out-of-pocket maximums, and how manufacturer co-pay assistance is applied
- Talk to a representative at your insurance company to review your current plan and determine if you are in a co-pay adjustment program and if it applies to your Vertex medicine
- Review your plan's deductible and out-of-pocket maximum, including co-pay assistance criteria
- Download the <u>Vertex GPS Insurance 101</u> resource to help you understand what your out-of pocket costs are or will be for your prescription medications

#### What other support is available to help research and confirm my coverage?



- While we cannot recommend individual insurance plans, your Support Specialist at Vertex GPS can talk through any questions you may have about your current plan and guide you on how to reach out to your insurance provider about your 2023 plan
- Call or text us at 1-877-752-5933 (press 2 when calling). We're available Monday through Friday, from 8:30 AM to 7 PM ET
- If you have questions about selecting an insurance plan, *Compass* is a service provided by the Cystic Fibrosis Foundation (CFF) that may be able to help. If you would like to learn more about *Compass*, reach out to your Support Specialist at Vertex GPS

# What options are available if I am in a co-pay adjustment program and cannot make a change to my coverage?

- Talk to your insurance provider about what options may be available to you
- Talk to your employer—they can speak with the insurance provider to request individual exceptions for your Vertex medicine
- If you have concerns about how to afford your Vertex medicine, reach out to your Vertex GPS Support Specialist for more information

