



DEAR CF COMMUNITY,

If you take any approved Vertex medicine and are enrolled in, or might be eligible for, Vertex GPS, please carefully read through how this change might affect you or a loved one.

SUMMARY:

- **Effective January 2023**, Vertex is making serious changes to the company's copay assistance program. Historically, [Vertex GPS](#) as it's otherwise known, has helped patients reduce the out-of-pocket costs for CFTR modulators.
- In some cases, the change could lead to an increase in out-of-pocket costs for medicines that fall under Vertex GPS assistance.
- The company has communicated that the change is in response to increasing incidence of restrictive healthcare benefit designs that employ co-pay accumulators and maximizers.
- Co-pay accumulators and maximizers have been seen to have a significant impact on the out-of-pocket costs associated with individual medicines.
- Anyone on Medicare, TRICARE, or Medicaid (either primary or secondary) will not be impacted.

If you are eligible for GPS, it is recommended that you contact your GPS representative immediately to understand the impact this change might have on your assistance.

VERTEX GPS PHONE NUMBER:

- 1-877-752-5933 (press option 2 once connected)
- *Hours: Monday through Friday, 8:30 am to 7 pm ET*

WHO IS ELIGIBLE FOR VERTEX GPS?

- Those people who are commercially insured and are prescribed a Vertex medicine might be eligible. See the [Vertex GPS website](#) to see if you're eligible.

WHAT IS CO-PAY ASSISTANCE?

- Drug manufacturers sometimes offer co-pay assistance programs that include co-pay cards and traditional coupons.
- The goal of these programs is to help cover the amount you are responsible for paying when you fill your prescription.
- Traditionally, the amount that is provided by a manufacturer's co-pay assistance reduces the out-of-pocket costs for your prescriptions and is

counted toward your insurance plan's annual deductible and out-of-pocket maximum.

HOW IS VERTEX GPS CO-PAY ASSISTANCE CHANGING?

- The answer will vary if you have a copay accumulator or maximizer on your health insurance benefit.
- People with CF may only receive copay assistance of \$3,500 per monthly fill (down from \$8,950).
- People eligible for Vertex GPS will be subjected to an annual copay assistance maximum of \$20,000 (regardless of whether their plans include an accumulator or maximizer).

WHAT ARE CO-PAY ACCUMULATOR AND MAXIMIZER DESIGNS?

- Co-pay accumulator programs do not allow copay assistance dollars to count toward annual deductibles and out-of-pocket maximums, potentially adding undue financial burden on people with CF and their loved ones.
- A maximizer program sets an individual's cost-sharing amount to be the maximum value of the manufacturer's copay assistance, applied evenly throughout the year.
- Maximizers also include an accumulator component in that this assistance does not count toward the person's deductible and out-of-pocket maximum.
 - For example, if a manufacturer offers \$12,000 of copay assistance per year, the maximizer will set the individual's copay to be \$1,000 per month. This allows the insurance company to get the most value from the manufacturer, while keeping the individual's out-of-pocket cost at \$0.
- The Boomer Esiason Foundation is committed to advocate for policies that forbid co-pay accumulator and maximizer designs from being used against people with cystic fibrosis and their families.

HOW DO I KNOW IF I HAVE A CO-PAY ACCUMULATOR OR MAXIMIZER ON MY INSURANCE PLAN?

- Talk with your employer or insurance plan manager.

WHAT IF I HAVE A CO-PAY ACCUMULATOR OR MAXIMIZER ON MY HEALTH INSURANCE PLAN ?

- Contact your Vertex GPS representative as soon as possible.
- You can also contact Cystic Fibrosis Foundation Compass and the social worker at your cystic fibrosis clinic for help navigating any steps you might need to mitigate potential out of pocket cost increase.

RESOURCES:

- Vertex GPS phone line: 1-877-752-5933 (press option 2 once connected)
- *Hours: Monday through Friday, 8:30 am to 7 pm ET*
- Cystic Fibrosis Foundation Compass: email: Compass@cff.org or call: 844-266-7277
- [Cystic Fibrosis Foundation: What you need to know about accumulators and maximizers](#)
- [Cystic Fibrosis Foundation: Vertex Co-pay Assistance; Tips from a CF](#)

For more information about BEF, visit esiason.org

