

# Using a Manufacturer Copay Card

## What is a Manufacturer Copay Card?

A manufacturer copay card is a savings card offered by drug companies to help you pay less for certain brand-name or expensive generic drugs. It's like a discount card that can lower the amount you need to pay when you pick up your prescription.



## How does a Manufacturer Copay Card Work?

First, you must be eligible to use a copay card. These cards are usually available to patients with commercial health insurance but not to those with government insurance like Medicare or Medicaid.

If you are eligible, copay card programs require you to sign up online or through your prescriber. Once you enroll, the program will provide you with a copay card to use.

When you fill your prescription at the pharmacy, you provide the copay card along with your insurance information.

The copay card will cover a portion of your copay or coinsurance required by your insurance plan. The amount you save depends on the medication and the terms of the copay card program.

## Benefits of a Copay Card

**Lower Costs:** It helps you pay less for your medications. With lower costs you may keep taking your medication without worrying about the price.

**Access to High-Cost Drugs:** When a specific brand-name or more expensive generic drug is needed, a copay card can make it more affordable.

**Instant Saving:** The discount from the copay card program is applied when you pay for your medication(s) at the pharmacy.

## Things to Keep in Mind

**Short-Term Savings:** Copay card programs often have an expiration date or a maximum discount amount. This means savings can be limited.

**Insurance Rules:** Some insurance plans may not allow copay card programs or the money you save to apply towards your deductible or out-of-pocket amounts.

**Not Available For All:** If you have government insurance like Medicare or Medicaid, you can't use copay card programs.