

Anthem Cost Relief Program Frequently Asked Questions

Enrollees on the HSA Plan

1. What is the Cost Relief program?

The Cost Relief program offers select Specialty Medicines at no cost — after you meet your Deductible — when you fill the prescription with the exclusive specialty pharmacy in your network.

2. What is a Specialty Medication?

Specialty Medications are prescriptions used to treat complex or chronic conditions, such as cancer, rheumatoid arthritis, multiple sclerosis, hepatitis C, and many others. Specialty Medications can be more complex to dispense and administer than other medications, and some require special handling and delivery.

3. How do I get a \$0 payment?

Once you complete enrollment in the Cost Relief program, you will pay your share of the cost for specialty medicines until you reach your deductible. When you reach your deductible, you will pay \$0 for eligible specialty medicines for the remainder of the plan year.

4. What is a Deductible?

A Deductible is a set amount you pay out of pocket each year before the plan starts to help pay for covered services, including medical services and prescription drugs. IRS guidelines restrict an HSA-qualified health plan from making payments for any services (with limited exception) prior to the member meeting their annual deductible. For RV Tech members on the HSA plan, deductible amounts are as follows: \$2,000 (Individual) or \$4,000 (Family). It's important to note you should participate in the Cost Relief program even if you haven't yet met your annual Deductible.

5. How does Cost Relief work?

A Cost Relief representative reaches out about the program by mail, phone, and email or you can call 877-638-4008. Once enrolled, the Cost Relief program works with drug manufacturers to sign you up for manufacturer copay assistance, which provides savings on your specialty medicine. They apply the savings to your claim and renew the manufacturer copay assistance for you. Even if a manufacturer does not offer copay assistance for your medicine(s) eligible for Cost Relief, your cost will be \$0 out of pocket if you are enrolled in the Cost Relief program.

6. Is there additional information about payment that I should know?

Any amount paid by manufacturer copay assistance will not count toward your deductible and out-of-pocket maximums. This may be a change to how your prescriptions were handled previously.

7. Do I have to use the Cost Relief program?

If you do not wish to participate in this program, you can opt out, but in doing so, you will be responsible for a portion of the cost of the specialty medicine. If you choose not to complete your enrollment in Cost Relief, **you may have to pay up to 45% of the cost of your medicines if it is included in the Cost Relief program**, even if you have already met your deductible or out-of-pocket limit with other claims.

8. Is there a deadline to sign up for Cost Relief?

You can enroll at any time. Please note that only eligible prescriptions filled after enrollment in the Cost Relief program—and after your deductible has been satisfied—will qualify for a \$0 out-of-pocket cost.

9. How do I know if a specialty medication is part of the Cost Relief program?

Most specialty medications are in the program. If a drug that you are taking is eligible, a Cost Relief representative will proactively reach out to you to discuss next steps. To see if your medication is included, you can review the [Cost Relief Drug List](#) or you can call 877-638-4008.

10. Can I use a manufacturer's coupon on my own without having to go through the Cost Relief program?

Yes, you can get manufacturer coupons directly without going through the program. However, electing not to participate in the Cost Relief program will reduce the benefits available under your plan and will likely result in higher overall out-of-pocket costs, even after applying the coupon. Please refer to Question #7 for additional details on the implications of opting out of the Cost Relief program.

11. What are my next steps if my medication is not a part of the Cost Relief program?

If your medication isn't included in the program, it will still be covered and processed under the applicable tier of your plan. The Cost Relief Drug List does update often, so you will get a reach-out if the drug you are taking is added later.

12. Who should I contact if I have more questions?

Our specially trained Cost Relief representatives can answer your questions. Please call 877-638-4008 Monday through Friday from 8 a.m. to 8 p.m. ET. If you speak a language other than English, language assistance is available at no extra cost (TTY: 711).

Anthem Cost Relief Program Frequently Asked Questions

Enrollees on the PPO Plan

1. What is Cost Relief?

The Cost Relief program offers you select Specialty Medicines at no cost to you. That means a \$0 copay when you fill the prescription with the exclusive specialty pharmacy in your network.

2. What is a Specialty Medication?

Specialty Medications are prescriptions used to treat complex or chronic conditions, such as cancer, rheumatoid arthritis, multiple sclerosis, hepatitis C, and many others. Specialty Medications can be more complex to dispense and administer than other medications, and some require special handling and delivery.

3. How does Cost Relief work?

A Cost Relief representative reaches out about the program by mail, phone, and email or you can call 877-638-4008. Once enrolled, the Cost Relief program works with drug manufacturers to sign you up for manufacturer copay assistance, which provides savings on your specialty medicine. They apply the savings to your claim and renew the manufacturer copay assistance for you. Even if a manufacturer does not offer copay assistance for your medicine(s) eligible for Cost Relief, your cost will be \$0 out of pocket if you are enrolled in the Cost Relief program.

4. How do I get a \$0 payment on a Cost Relief Drug?

To receive a \$0 copayment on a Cost Relief drug, you must enroll in the program.

5. Is there additional information about payment that I should know?

Any amount paid by manufacturer copay assistance will not count toward your out-of-pocket maximums. This may be a change to how your prescriptions were handled previously.

6. Do I have to use the Cost Relief program?

If you do not wish to participate in this program, you can opt out, but in doing so, you will be responsible for a portion of the cost of the specialty medicine. If you choose not to complete your enrollment in Cost Relief, **you may have to pay up to 45% of the cost of your medicines if it is included in the Cost Relief program**, even if you have already met your deductible or out-of-pocket limit with other claims.

7. Is there a deadline to sign up for Cost Relief?

You can enroll at any time, but only eligible prescriptions filled after you sign up for Cost Relief will have a \$0 out-of-pocket cost.

8. How do I know if a specialty medication is part of the Cost Relief program?

Most specialty medications are in the program. If a drug that you are taking is eligible, a Cost Relief representative will proactively reach out to you to discuss next steps. To see if your medication is included, you can review the [Cost Relief Drug List](#) or you can call 877-638-4008.

9. Can I use a manufacturer's coupon on my own without having to go through the Cost Relief program?

Yes, you can get manufacturer coupons directly without going through the program. However, electing not to participate in the Cost Relief program will reduce the benefits available under your plan and will likely result in higher overall out-of-pocket costs, even after applying the coupon. Please refer to Question #6 for additional details on the implications of opting out of the Cost Relief program.

10. What are my next steps if my medication is not a part of the Cost Relief program?

If your medication isn't included in the program, it will still be covered and processed under the applicable tier of your plan. The Cost Relief Drug List does update often, so you will get a reach-out if the drug you are taking is added later.

11. Who should I contact if I have more questions?

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Anthem Cost Relief Program Frequently Asked Questions

Enrollees on the HRA Plan

1. **Can I use the Cost Relief program for my specialty medications?**

The Cost Relief program only applies to HSA and PPO plans. For specialty medications, HRA plan members will pay their applicable deductible/copays.