

What You Need to Know About Paying for Your Medicine

There may be **options to help you afford your medicine**, no matter what type of health insurance you have. These options can come from¹:



The company that makes your medicine



The government



Private groups and foundations that help with co-pays

You may be **eligible for 1 or more** of these **financial assistance options**:



Co-pay cards and other kinds of co-pay assistance



Treatment discounts



Free medicine

You might be asked a few things when you apply for financial assistance. Make sure you have this information on hand when you apply. If you do not know all of the answers, ask your doctor's office or your health insurance plan for help.²

What are your medical conditions? _____

What medicines do you take? _____

What is your doctor's name, address and phone number? _____

What is the name of your health insurance plan? _____

What kind of insurance do you have? _____

How much is the co-pay/co-insurance for your medicine(s)? _____

How much is your deductible? _____

What is your out-of-pocket maximum cost per year? _____



If you think you may not be able to afford your medicine, there may be options that can help. Ask your doctor's office for more information about **financial assistance programs** that may be able to **help you**.

Common Terms

You might hear these terms...

...when you **TALK**
about financial options



Premium: The amount you pay your health insurance plan for coverage. How often you pay this amount can vary. For example, you might pay every month. You may also have other costs, like deductibles and co-pays.



Deductible: The amount you must pay for health care services or medicines out-of-pocket before your health insurance plan begins to pay.



Co-pay: An amount you have to pay for health care services or medicines. You pay this amount after you pay your deductible. A co-pay is usually a set amount, such as \$10.



Co-insurance: An amount you have to pay for health care services or medicines. You pay this amount after you pay your deductible. Co-insurance is usually a percentage, such as 20%.



Out-of-pocket: The amount not paid by the plan that you must pay for your treatment. This includes premiums, deductibles, co-pays and co-insurance.



If you need help understanding these terms or others related to paying for treatment, **ask your doctor's office or your health insurance plan** for help.

References: **1.** FirstWord Reports. *Patient Assistance Programs: Payer and Pharma Perspectives*. Product code: 596200297. <http://fwreports.com/dossier/patient-assistance-programs-payer-and-pharma-perspectives>. Published October 2014. Accessed July 17, 2018. **2.** Patient Advocate Foundation. Application for verification required information & helpful tips. https://www.copays.org/sites/all/themes/copays/images/pdf/required_supporting_documents.pdf. Accessed July 17, 2018.

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