




- Beginning on Healthcare.gov or your state’s healthcare exchange website, find the plans available to you in your area (based on zip code)
  - Search for links to the insurer’s website where documents such as Summary of Benefits and Coverage, Evidence of Coverage, Certificate of Coverage, Plan Policy, or Plan Contract (names will vary by insurer)
- Within each plan document, using Control F functionality, search for key words such as “manufacturer” “copay card” “coupon” “copayment assistance”
- Decipher language contained within plan documents to determine if insurer is implementing a copay accumulator.
  - If policy is indeterminable, follow up with a customer service representative

Sample Language

 <b>Copay Accumulator Language for Florida Qualified Health Plans</b>		
Plan		
Ambetter	<i>Based on personal communication, currently allows the use of copayment assistance cards and they can be applied to the member’s deductible.</i>	
Florida Blue	We <b>reserve the right not to apply</b> manufacturer or provider cost share assistance program payments (e.g., manufacturer cost share assistance, manufacturer discount plans, and/or manufacturer coupons) <b>to the Deductible or Out-of-Pocket maximums</b> <i>Based on personal communication, currently not applying the copay accumulator program</i>	<a href="#">BlueSelect Silver 1443 Schedule of Benefits</a> Page 47
Florida Blue HMO	We <b>reserve the right not to apply</b> manufacturer or provider cost share assistance program payments (e.g., manufacturer cost share assistance, manufacturer discount plans, and/or manufacturer coupons) <b>to the Deductible or Out-of-Pocket maximums</b> <i>Based on personal communication, currently not applying the copay accumulator program</i>	<a href="#">myBlue Silver 1604 Schedule of Benefits</a> Page 48
Florida Health Care	FHCP <b>reserves the right not to apply</b> manufacturer or provider cost-sharing assistance program payments (e.g. manufacturer cost-sharing assistance, manufacturer discount plans, and/or manufacturer coupons) <b>to your Plan Deductible or Maximum Out-of-Pocket</b> . <i>Based on personal communication, FHCP <u>does not permit</u> copay cards to count towards the members deductible.</i>	<a href="#">2018 Individual Certificate of Coverage</a> Page 146
Health First	<i>Based on personal communication, currently <u>do not permit</u> copay cards to count towards the members deductible.</i>	No written documentation
Molina	Please note, Cost Sharing reduction for any prescription drugs obtained by Youthrough the use of a discount card or coupon provided by a prescription drug manufacturer <b>will not apply toward any Deductible or the Annual Out-of-Pocket Maximum</b> under Your Plan.	<a href="#">2018 Molina Healthcare of Florida, Inc. Agreement and Individual Evidence of Coverage</a> Page 72

- Locate a customer service or help line phone number on the insurer’s website
- Ask the customer service representative if the plan you are considering purchasing will honor your copay assistance. Be specific on the type of assistance and particular prescriptions
  - Clarify the assistance is not a coupon, like GoodRx. It is financial assistance