Co-Pay Assistance Program (CAP)

LOCAL BUSINESS RELIEF COALITION

CAP Helps Patients

Allowing health insurance plans more flexibility in cost sharing for prescription drugs leads to more choices and less out-of-pocket costs for patients. Programs such as "SaveOn" leverage the copay assistance offered in these programs so that insured members' cost shares would often be $0 for many drugs.

Such programs also permit individuals, particularly those who are covered under a high-deductible health plans, to find lower prices for generic medications. When prescription drugs are more affordable, individuals are more likely to be adherent to their treatment plan, avoiding downstream medical costs and – most importantly – achieving better health outcomes.

Opportunities for Patients to Save

- Many drug companies have Patient Assistance Programs designed to help low-income individuals access medications at significantly reduced or even free costs
- Insurance companies are able to negotiate directly with drug makers to secure rebates and discounts on specific drugs, which can lead to lower co-pays for patients covered under those plans
- Some companies provide coupons or co-pay cards that can directly reduce the out-of-pocket cost of a prescription at the pharmacy.

Implementing a Co-pay Assistance Program would lead to greater choice and greater savings for patients. New Yorkers deserve every opportunity to save money on prescriptions.