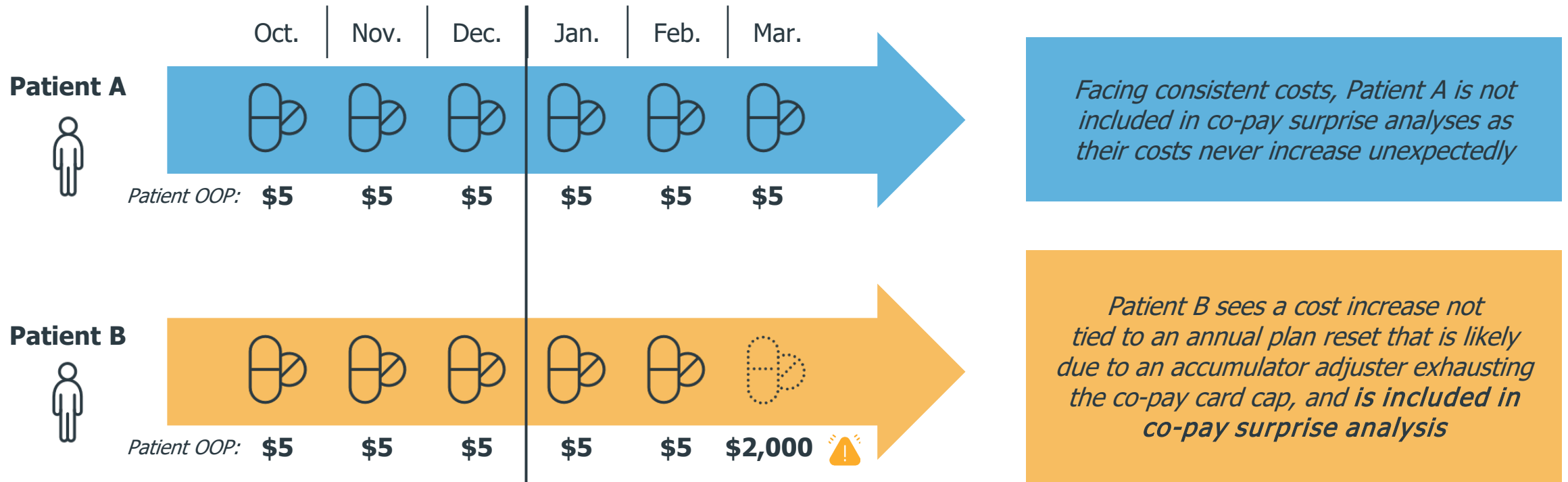


Accumulator adjustment programs can lead to increased use of copay assistance and increase the risk of patient discontinuation

| | Increased Copay Assistance Spend | Altered Patient Behavior | Reduction in Drug Utilization |
|--------------------|---|--|---|
| Accumulator | <p>Patients stay in their deductible phase longer, or take longer to reach the annual out-of-pocket limit, meaning they will face higher out-of-pocket costs and use more copay assistance</p> | <p>After exhausting the manufacturer's assistance the patient can face with higher out-of-pocket costs</p> <p>More patients will likely discontinue therapy earlier due to the higher out-of-pocket costs after a copay card's benefit is exhausted</p> | <p>Overall drug utilization could decrease, reducing payer spending; the proliferation of these programs indicate that they are effective at reducing drug utilization</p> |

IQVIA tracked patients longitudinally to understand the surprise cost sharing patients face after hitting the co-pay card cap



25% - 36% of commercially insured patients that face a copay surprise of \$1,500 or greater are likely to discontinue therapy

Patients in plans with accumulator adjustment programs will likely face a copay surprise of \$1,500 or greater after reaching the copay card cap, as they will not have made progress towards meeting their deductible or annual out-of-pocket maximum

Discontinuation Rate by Copay Surprise Cohort and Product

LAAD Data, Commercial Patients Only, 2018-2020 YTD *

■ Product A ■ Product B ■ Product C



High deductible health plans are defined as plans with deductibles > \$1,400

* 2020 data through April
Source: Healthcare.gov; IQVIA LAAD data; IQVIA US Market Access Strategy Consulting analysis

