



**SEE HOW
INSURANCE
CHANGES
MAY AFFECT YOU**

 **Cosentyx**[®]
(secukinumab)

**NOVARTIS
IS HERE
TO HELP.**



Not actual patients.

SEE HOW YOU CAN AVOID DISRUPTION IN YOUR TREATMENT WITH COSENTYX® (secukinumab)

Open enrollment is your chance to choose or renew a health plan that covers your medications. This way, you can continue your COSENTYX treatment without interruption.

IMPORTANT: Use this brochure to help gather information you may need to stay on COSENTYX.



Not actual patients.

Key Questions to Ask:



Is my prescription for COSENTYX® (secukinumab) going to be covered?

Most health plans should cover COSENTYX. However, it's important to double-check before choosing a health plan. This ensures there's no disruption to your treatment. If you're privately insured, Novartis Patient Support has a co-pay* offer. This could allow you to pay as little as \$0 for your COSENTYX, if you are eligible.



How much will I have to pay?

The amount you pay for your COSENTYX may vary depending on your health plan's deductibles, co-pays, and/or co-insurance.



Need help covering your COSENTYX?

The COSENTYX Co-Pay Offer* helps eligible† privately insured patients save on their out-of-pocket expenses for their treatment. **This could allow you to pay as little as \$0 for COSENTYX.**

To learn more, visit [COSENTYX.com](https://www.cosentyx.com) or call **1-844-COSENTYX (1-844-267-3689)**.

***Limitations apply.** Subject to annual co-pay benefit limit. Offer not valid under Medicare, Medicaid, or any other federal or state programs. Novartis reserves the right to rescind, revoke, or amend this program without notice. Additional limitations may apply. See complete Terms & Conditions at support.cosentyx.com for details.

†Certain payers have carve-outs that restrict utilization of manufacturer support programs.

What if I'm waiting for my insurance coverage to kick in?

If your insurance coverage is denied or delayed, the Bridge Program can provide up to 2 years of COSENTYX® (secukinumab) in subcutaneous form for free. This gives Novartis Patient Support time to work with your doctors and health plan.

Check out the next page for questions to ask your doctor.



Is COSENTYX® (secukinumab) Covered?

Contact the health plans you are considering and ask the following questions.



Check the boxes that apply, compare the plan benefits, and pick the plan that's best for you.

	Current Health Plan	Health Plan A	Health Plan B
<p>Is COSENTYX covered by my health plan?</p> <p>Prescription medications being "covered" means that the health plan will pay for a portion of the cost.</p> <p>Note: If COSENTYX is NOT covered, the health plan will not pay for the medication.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<p>Is a Prior Authorization (PA) or PA renewal required for COSENTYX?</p> <p>Some plans may require your doctor to get permission (via a PA) from the health plan in order to prescribe it.</p> <p>Note: Talk to your doctor if you find out that there are requirements to stay on COSENTYX.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<p>Is my doctor in network?</p> <p>Doctors who are in network may charge less for your office visit.</p> <p>Tip: If your current doctor is out of network, check if you can still see them and ask what the cost will be.</p>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>



How Much Will I Have to Pay for It?

Current Health Plan

Health Plan A

Health Plan B

How much is the annual deductible for my prescription medications?

The prescription deductible is the amount you pay for drugs before your health plan starts to pay a portion of the costs.

\$

\$

\$

How much is the co-pay or co-insurance for a COSENTYX® (secukinumab) prescription?

You will have either a co-pay or co-insurance. This is the amount you pay each time you fill your COSENTYX prescription. Co-pays are typically a fixed dollar amount (for example, \$20). Co-insurance is a percentage of the cost (for example, 20%). If you're privately insured, you may be eligible for the COSENTYX Co-Pay Program* to help minimize the cost you pay for your prescription.

Note: If your prescription is filled at an out-of-network specialty pharmacy, your costs may be higher.

\$

\$

\$

How much is the annual out-of-pocket maximum for prescription medications?

An annual out-of-pocket maximum is the most you will pay for your prescriptions in a plan year. Once you've spent this amount, the health plan will usually pay 100%.

\$

\$

\$

If I use the Co-Pay Card* or Co-Pay Reimbursement, will the cost of COSENTYX be applied to my annual deductible?

The co-pay card and/or reimbursement will usually count toward your annual deductible. However, some plans will have restrictions, (eg, accumulator, maximizer, and alternate funding programs) that prevent this. COSENTYX is aware of these challenges and offers a range of co-pay and reimbursement support.

Note: Open enrollment is a great chance to choose a plan that covers COSENTYX. Make sure to check with your doctor before picking your health plan.

Yes No

Yes No

Yes No



*Please see program terms and conditions on page 7.

Common Insurance Terms

Is COSENTYX® (secukinumab) Covered?

Alternate funding programs (AFPs)

AFPs, also known as specialty carve-outs/third-party disruptors, are third-party cost containment companies that disrupt the normal coverage process to make it appear that a patient is “uninsured for specialty drugs” and direct patients to patient assistance programs.

Co-pay accumulator program

An approach that some health plans take that does not count the cost of a prescription drug toward the annual deductible if a co-pay card or co-pay reimbursement is used.

Co-pay maximizer program

An approach that some health plans take that sets a person’s cost-sharing amount to the maximum value of the co-pay assistance provided by a manufacturer.

Formulary

A list of prescription medications covered by a specific health plan. Also called a prescription medication list.

In-network providers

The providers your plan has contracted with to provide healthcare services. (Examples are your doctor and specialty pharmacies.)

Out-of-network providers

Providers who do not contract with your health insurance or plan. Out-of-network coinsurance and co-payments usually cost more than in-network co-insurance and co-payments.

Pharmacy benefits

Coverage for prescription drugs that patients can usually self-administer or have administered at a doctor’s office or facility. Typically separate from physician-administered medications covered under a Medical Benefit.

Prescription drug coverage

Health insurance (or plan) that helps pay for prescription drugs and medications.

Prior authorization (PA)

Approval from a health plan that may be required before you fill a prescription.

Specialty pharmacy

A pharmacy that manages filling specialty medications, like COSENTYX.

For more healthcare terms, visit <https://healthcare.gov/glossary>.

Affordability Terms

How Much Will I Have to Pay?

Annual out-of-pocket maximum for prescription medications

The most your health plan will require you to pay for your prescriptions over 1 plan year. Your insurance will pay 100% of the costs associated with your prescriptions once you've hit your out-of-pocket maximum. This limit doesn't include monthly premiums or medications not covered by your health plan.

Co-insurance

The percentage you pay of prescription medication costs (for example, 20%) after you've paid your deductible.

Co-pay or co-payment

A fixed amount (\$20, for example) you pay for prescription medications after you've paid your deductible.

Premium

The amount you pay for your health insurance every month.

Prescription deductible

The amount you pay for drugs before your health plan starts to pay a portion of the costs. With a \$2000 deductible, for example, you pay the first \$2000.

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CONTINUING TREATMENT WITH COSENTYX

Questions about coverage?
Scan the QR code.



Protect your prescription

Open enrollment plays an important role in maintaining your access to COSENTYX—it's a chance to review and renew your coverage. So you can feel assured that your treatment will continue without disruption.

We're here to help

Call **1-844-COSENTYX (1-844-267-3689)** or visit the COSENTYX® website at support.cosentyx.com.



Need help covering your COSENTYX?

COSENTYX may be able to help you save on your prescription out-of-pocket costs every month, if you are eligible.*

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