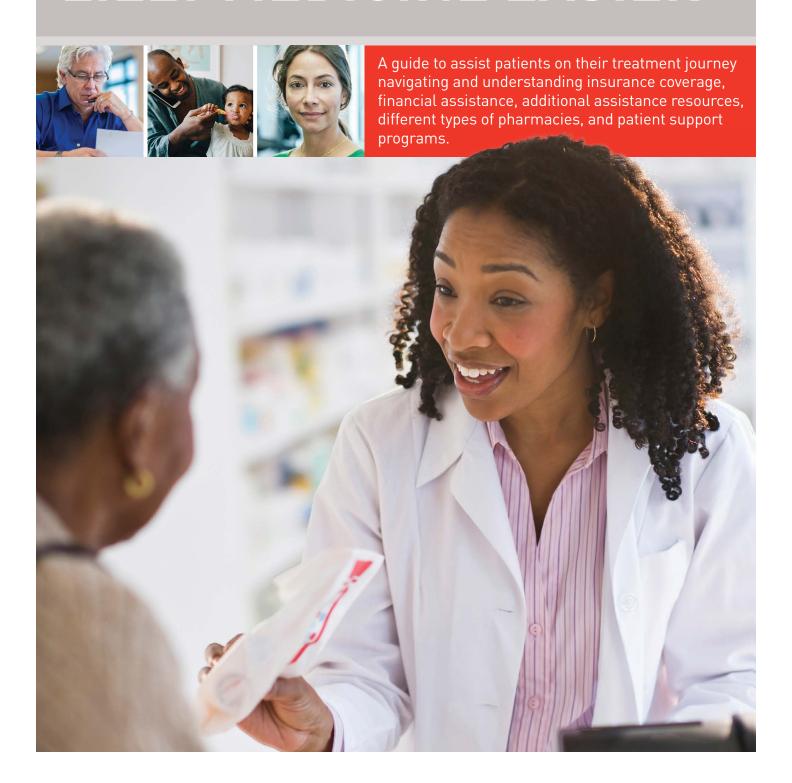


MAKING ACCESS TO YOUR LILLY MEDICINE EASIER



Understanding Your Coverage and Support Options

At Lilly, we know that understanding how your health insurance, or health care coverage, works is not easy. Lilly is committed to helping you understand your coverage and the financial support resources that may be available to you.

This guide includes the following sections:

- The Basics of Insurance Coverage
- Financial Assistance
 Resources Available to You
- Additional Assistance Resources
 Available to You
- How Lilly Can Help You Get Your Medicine
- Supporting You Every Step of Your Treatment Journey



The Basics of Insurance Coverage

Most insurance companies have a list of medicines that may be available in their plans. Lilly can contact your insurance company to find out about your coverage and out-of-pocket costs for your prescribed Lilly medicine, if you are enrolled in one of our patient support programs and have provided Health Insurance Portability and Accountability Act (HIPAA) consent. Out-of-pocket costs are expenses that are not paid by your insurance plan. They may include a deductible, copay, or coinsurance.

DEFINITIONS



Deductible¹

The amount you will have to pay out-of-pocket for your health care costs before your insurance company starts paying.

Coinsurance²

The percentage of the cost you will have to pay for each medicine or health care service you receive. The remainder is paid by your insurance plan.

Example: You may pay 20% and the insurance pays 80%.





Copayment²

A fixed dollar amount you will have to pay for a medicine or health care service, usually at the time of service. This is also known as a co-pay.

WHAT ARE THE TYPES OF INSURANCE COVERAGE?

The financial resources you are eligible for will depend on the type of insurance coverage you have.

The types of insurance are:



COMMERCIAL³

Commercial insurance is health insurance coverage you get through your employer or buy from insurance companies directly. This is also known as private insurance.



MEDICARE4

Medicare is a federal health insurance program that provides health benefits for:

- People 65 and older, or
- Younger people with certain disabilities.

Coverage for prescription medicines is available by enrolling in:

- Medicare Part C (a type of Medicare plan that usually includes coverage for prescriptions), or
- Medicare Part D (a separate Medicare plan that provides coverage for prescriptions).



Medicaid is a health insurance program funded jointly by the federal government and individual states that offers health care coverage and drug benefits to low-income individuals.



Medicare and Medicaid are commonly referred to as government insurance.

The Basics of Insurance Coverage

Sometimes your health care provider, or HCP, may be required to get approval from your health insurance company before you are able to receive your medicine. This is known as a prior authorization (PA). This happens because the health insurance company wants to make sure that the medicine is really needed and it's the best option for you.

THE STEPS INVOLVED IN THE PA PROCESS ARE:



You and/or your HCP fill out the necessary forms.



Your HCP submits the forms and any necessary documents to your health insurance company.



Your health insurance company reviews the submitted forms and documents.



Your health insurance company either **approves or denies** the PA request.



If the PA request is approved, your pharmacy can proceed with filling your prescription.

If the PA request is denied, other options for coverage may be used by your HCP.

It is important for you to ensure that your HCP is keeping track of the PA process to prevent any delays.

WHAT IS MY ROLE IN THE PA PROCESS?

Here is a simple checklist that you can use to help keep track of the PA process.

Ask your HCP if a PA is required for the medicine you are being prescribed
Ask your HCP if you need to provide any extra information to complete the PA
Ask your HCP to confirm if the PA has been submitted to your health insurance company
Ask your HCP if the PA has been approved or denied
Ask your HCP if the pharmacy has been alerted about the PA approval so your prescription can be filled

Financial Assistance Resources Available To You

Paying for treatment shouldn't be an additional concern for you and your loved ones, so Lilly has various options that may help you manage treatment costs and provide peace of mind.

FOR ELIGIBLE, COMMERCIALLY INSURED PATIENTS

• SAVINGS CARD PROGRAMS OFFERED BY LILLY

Savings cards are available for many Lilly medicines to lower the cost of treatment. Eligible, commercially insured patients may pay as little as \$0 per month for a medicine through our savings card programs. Governmental beneficiaries excluded, terms and conditions apply.

If your insurance changes, please contact the Lilly Patient Support Program for the medicine you are prescribed to let us know. We can help you understand what your health insurance covers.

• HOW DO I ENROLL IN SAVINGS CARD PROGRAMS OFFERED BY LILLY?

You can find out if you're eligible for the savings card programs offered by Lilly and enroll in several ways:



Online

By visiting the specific website for the Lilly medicine you are prescribed



Phone

By calling the phone number of the patient support program for the specific medicine you are prescribed



HCP

By asking your HCP to help you enroll in the patient support program offered for the specific medicine you are prescribed

After you enroll in a savings card program offered by Lilly, provide your savings card information to your pharmacy to start saving on your Lilly medicine.



ENROLL IN SAVINGS CARD PROGRAMS OFFERED BY LILLY

Eligible, commercially insured patients may pay as little as **\$0 per month** for medicines through savings card programs offered by Lilly. **Governmental beneficiaries excluded, terms and conditions apply.**



Additional Assistance Resources Available To You

Patients who need additional help getting their medicine may be eligible for other forms of assistance.

MEDICARE/GOVERNMENT INSURED/UNINSURED

Medicare Part D Extra Help

Independent Charitable Foundations

Lilly Cares® Foundation

The Extra Help Program, also known as the Low-Income Subsidy (LIS) Program, is a federal assistance program designed to help low-income patients enrolled in a Medicare Part D plan pay for their prescriptions.

We'll check to see if you're eligible for Medicare Extra Help. If you appear to be eligible, we can help you understand how to apply. You can also check your eligibility and enroll at:

- https://benefitscheckup.org,
- https://secure.ssa.gov/i1020/ start, or
- By calling Social Security
 Administration at
 1-800-772-1213.

These foundations exist independently of Lilly and have their own eligibility criteria and application processes. Availability of support from the foundations is determined solely by the foundations.

Lilly donates medicines to charitable organizations that provide Lilly medicines to eligible patients at no cost. One of these organizations The Lilly Cares Foundation, Inc., a separate nonprofit organization, offers a patient assistance program to help eligible U.S patients receive up to 12 months of prescribed Lilly medicines at no cost. For more information about Lilly Cares, please visit LillyCares.com or call 1-800-545-6962 Monday through Friday between 8 am and 6 pm.

How Lilly Can Help You Get Your Medicine

Lilly can help you understand your options for how to get your prescribed Lilly medicine with the lowest out-of-pocket cost to you.

Depending on the medicine and your insurance coverage, your Lilly medicine may be filled through a retail or specialty pharmacy. Be sure to provide your pharmacy with your savings card information if you are enrolled in one of the savings card programs offered by Lilly.

WHAT IS A SPECIALTY PHARMACY?

Specialty pharmacies fill prescriptions for specialty medicines used to treat complex or rare health conditions. The complexity of specialty medicines may be due to:

- The way they are taken or used,
- Their side effects, or
- The conditions they treat.

Unlike a retail pharmacy where you can pick-up your prescription in person, specialty pharmacies are not located in brick and mortar stores.

	RETAIL PHARMACY	SPECIALTY PHARMACY
What type of prescriptions are filled?	Fill prescriptions taken for: » Short periods of time such as antibiotics, and/or » Long-term conditions such as high blood pressure or diabetes	Typically only fill specialty medications
How soon can you get your medication?	Typically can be picked up the same day	May typically take a few days due to extra insurance approvals such as PA
How can you get your medication?	Pick up directly inside pharmacy or via drive-thru if the pharmacy location allows	Typically delivered to your home by mail or by a delivery service, also known as a courier

WHAT IS THE PROCESS FOR RECEIVING MY MEDICINE FROM A SPECIALTY PHARMACY?



Your **HCP** issues a **prescription** for your medicine.



Your prescription is provided to a specialty pharmacy (usually by your HCP).



The specialty pharmacy makes sure that your medicine is covered by your insurance.



The specialty
pharmacy will call you
to schedule a date and
time to deliver Lilly
medicine. The specialty
pharmacy may call
from a phone number
you do not know.



Your medicine is mailed and delivered to your home.





Supporting You Every Step of Your Treatment Journey

Whether you are just starting a Lilly medicine or have already begun, Lilly is here for you. At no additional cost, Lilly offers support and services to help you get started on your treatment journey and stay on track with your prescribed medicine.

Lilly is dedicated to developing treatments, but we're more than just our medicines. We're determined to do our part to help patients and their loved ones.

Lilly strives to offer individualized treatment support for eligible patients treated with Lilly medicines. For eligible patients, we can help you:

- Understand your insurance coverage,
- Review your financial assistance options, including savings card programs and independent patient assistance foundations, and
- For some medicines, receive dedicated, personalized support through every step of your treatment journey.

HOW DO I ENROLL IN A LILLY PATIENT SUPPORT PROGRAM?

Lilly offers various options to enroll in our Lilly Patient Support Programs:



Check with your HCP to see if a patient support program is available for the medicine you are prescribed. If a patient support program is available, you can choose the enrollment option that is most convenient for you:



Online

By visiting the specific website for the Lilly medicine you are prescribed



Phone

By calling the phone number for the Lilly Patient Support Program offered for the medicine you are prescribed



HCP

By asking your HCP to complete the enrollment process on your behalf

Helpful Websites and Phone Numbers

WEBSITES

W.C. E. U.	benefitscheckup.org
Medicare Extra Help	secure.ssa.gov/i1020/start
Alternate Funding	medicineassistancetool.org
Lilly Cares Foundation	<u>lillycares.com</u>

PHONE NUMBERS

The Lilly Answers Center	1-800-545-5979
Medicare Extra Help	1-800-772-1213
Lilly Cares Foundation	1-800-545-6962

REFERENCES

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