

It's  
health insurance  
open enrollment  
time

Make sure you're covered for your  
Janssen biologic medication in 2019



We're here to help



**Need  
help?**

Call **877-CarePath** (877-227-3728)  
Monday–Friday, 8:00 AM–8:00 PM ET

# Even if you keep the same health insurance plan, your benefits may change in 2019.

## Make sure you're covered.

### How much you pay out-of-pocket for your Janssen biologic medication may change in 2019.

The good news is, during your health plan open enrollment period, you can review your coverage and make changes, or choose a new plan.

### Get started...



#### 1 List all medications you and your family are taking

Be sure to include medications given by a healthcare professional.



#### 2 Check your health plan options for next year

Make sure your doctors, medications, and treatments are covered for next year.  
Use the biologic medications checklist on the [next page](#).



#### 3 Call your health plan representative

Get the details on your medical and pharmacy/prescription plan benefits and your out-of-pocket costs.  
For commercial or private insurance, see [pages 4-5](#).  
For Medicare, see [pages 6-9](#).

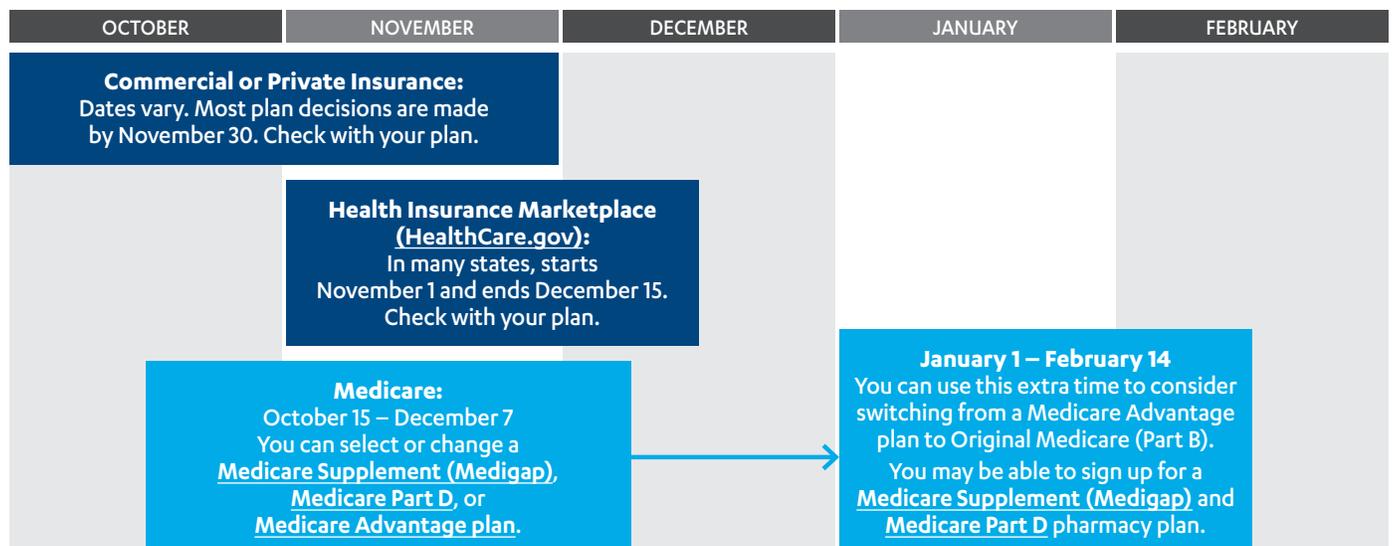


#### 4 Call Janssen CarePath at 877-CarePath (877-227-3728)

Get answers to your additional questions about your health coverage for your Janssen biologic medication.  
Learn about cost support options that may be available.

We're here to help you understand your options, so you can make the coverage decision that's best for you.

### Important dates for open enrollment



# Use this checklist to understand your health insurance plan options

Coverage for your biologic medication typically depends on how it is given



Infusion or injection by a healthcare professional



Self-injection at home, after training

## If you have Commercial or Private Insurance

Biologic medications may be covered under:

- Your medical benefit, which typically covers medications given by a healthcare professional
- Your pharmacy benefit, which typically covers prescription medications, including biologic medications, you inject yourself at home
- Or both

How your treatment is given can determine how much you pay.

Your plan may require that the pharmacy benefit be used, no matter how you receive your treatment.



### Medical Benefit

Check your plan for:

- Annual deductible
- Coverage of medication costs **and** the cost of your infusion or injection
- Co-pay or co-insurance for each treatment
- Individual or family out-of-pocket maximum

[Go to page 4](#)



### Pharmacy/ Prescription Benefit

Check your plan for:

- Annual deductible
- Coverage of medication costs
- Co-pay or co-insurance for each prescription and refill
- Medication savings card contributions count towards deductible or out-of-pocket maximum

[Go to page 5](#)

**Call us**—a Janssen CarePath Savings Program may be available to help you save on the cost of your Janssen medication.

## If you have Medicare

Your costs may change next year. Visit [Medicare.gov](https://www.medicare.gov) to find out more.



### Medicare Part B or Part C (Medicare Advantage)

Check your plan for:

- Annual deductible
- Co-insurance costs before Medicare pays its share

Consider a [Medicare Supplement \(Medigap\) plan](#) with Medicare Part B to help cover your costs. (Not available with Medicare Advantage plans)

[Go to pages 6-7](#)



### Medicare Part D

Check your plan for:

- Annual deductible
- Co-insurance costs
- Cost of your biologic medication in the coverage gap or “donut hole”
- Costs after the “donut hole”

[Go to page 8](#)



### Prior Authorization reminder

Prior Authorizations expire. Be sure to confirm that your prior authorization is up-to-date. If not, work with your doctor to renew it.



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See [page 10](#) for a helpful glossary of health insurance terms.



## Medical Benefit

Typically covers infused or injected biologic medications given by a healthcare professional

Call your health insurance plan—make sure you have the coverage you need.

Individual or family Deductible?	Co-pay or co-insurance for treatment?		Out-of-pocket Maximum? <input type="checkbox"/> Yes <input type="checkbox"/> No
	Cost of biologic Medication	Cost of Infusion or Injection	
Does your plan include an annual deductible? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does your plan cover your biologic medication? <input type="checkbox"/> Yes <input type="checkbox"/> No	Does your plan cover the cost of giving you your infusion or injection? <input type="checkbox"/> Yes <input type="checkbox"/> No	Out-of-pocket maximum: \$ _____
Annual deductible: \$ _____	Co-pay: \$ _____	Co-pay: \$ _____	<p><b>After out-of-pocket maximum is reached, your treatment costs for the rest of the year may be</b></p> <p><b>\$0</b></p>
Does your deductible count towards your out-of-pocket maximum? <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>OR</b>	<b>OR</b>	
	Co-insurance: _____ %	Co-insurance: _____ %	
Full year			

### Check your health insurance plan

- **Some plans cover up to 100%** of your biologic medication costs and the costs of your infusion or injection
- Most plans include an individual or family out-of-pocket maximum
  - Your family's doctor and hospital visits and other medical services may count towards your out-of-pocket maximum
  - Typically includes out-of-pocket costs for your biologic medication (using your medical or pharmacy benefit) and the cost for your infusion or injection

**Important: After you meet your out-of-pocket maximum, your treatment costs may be \$0 for the rest of the year.**

Need help paying for your Janssen biologic medication?

**Janssen CarePath Savings Program for eligible commercially insured patients**

Pay \$5 per dose

- \$20,000 maximum program benefit per calendar year
- Not valid for patients using Medicare, Medicaid, or other government-funded programs to pay for their medications
- Terms expire at the end of each calendar year and may change. See program requirements and current terms at [JanssenCarePath.com](http://JanssenCarePath.com)
- Does not include the cost to give you your infusion or injection
- There is no income requirement
- To determine eligibility and enroll in the Savings Program, create an online account at [MyJanssenCarePath.com](http://MyJanssenCarePath.com)



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## Pharmacy/Prescription Benefit

Typically covers prescription medications, including biologic medications you inject yourself at home

Call your health insurance plan—make sure your biologic medication is covered.

Deductible?	Co-pay or co-insurance for a full year of treatment?
<p>Does your plan include an annual deductible? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Annual deductible: \$ _____</p> <p>Does your plan allow medication savings card contributions to count towards your deductible?* <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>Does your plan cover your biologic medication? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><b>Prescription/Refill</b></p> <p>Co-pay: \$ _____ <b>OR</b> Co-insurance: _____ %</p>
<p>_____ Full year _____</p>	

### Check your health insurance plan

- Some plans require that your biologic medication be covered under the Pharmacy/Prescription benefit even if it is infused or injected by a healthcare professional
- Does your plan allow medication savings card contributions, such as from Janssen CarePath Savings Program, to count towards your deductible or out-of-pocket maximum?\*

**\*If your plan does not allow contributions from Janssen CarePath Savings Program to count towards your deductible or out-of-pocket maximum, contact Janssen CarePath to learn about other ways you may receive Savings Program benefits.**

Need help paying for your Janssen biologic medication?

**Janssen CarePath Savings Program**  
for eligible commercially insured patients

Pay \$5 per dose

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# Compare Medicare options to see what's best for you



## If you have Medicare Part C (Medicare Advantage)

Typically covers infused or injected biologic medications given by a healthcare professional

Here's how it works—call your Medicare Advantage Plan Administrator to get the details:

<p>You may pay annual <b>Deductible<sup>a</sup></b></p>	<p>You pay co-pay and/or co-insurance<sup>a,b</sup></p>	<p>Medicare Part C pays remaining medication and treatment costs</p>
<p>Deductible:     \$ _____</p>	<p>For medication and treatment costs:</p> <p>Co-pay:                 \$ _____</p> <p>Co-insurance:           _____ %</p>	<p><b>Consider your out-of-pocket costs</b> when selecting a Medicare Advantage plan.</p> <p>Out-of-pocket maximum: \$ _____</p> <p><b>IMPORTANT:</b> If you use out-of-network services, your costs <b>may exceed the plan's out-of-pocket maximum.</b></p>

<sup>a</sup> Check your plan—out-of-pocket costs vary by plan.

<sup>b</sup> Medicare Advantage plans have a yearly limit on your out-of-pocket costs for medical services. Once you reach this limit, you may pay \$0 for covered services.

<p><b>Now is the time</b></p>	<p>Evaluate your Medicare Advantage plan support for your biologic medication. You may want to consider Medicare Part B with a <b>Medicare Supplement (Medigap) plan.</b></p>	<p><b>See next page</b></p>
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## If you have Medicare Part B

Typically covers infused or injected biologic medications given by a healthcare professional

Here's how it works:

<p>You pay annual <b>Deductible</b> <b>\$183<sup>c</sup></b></p>	<p>You pay <b>20%</b> for medication and infusion or injection costs</p>	<p>Medicare Part B covers <b>80%</b> of medication and infusion or injection costs</p>
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<sup>c</sup> Based on preliminary Medicare Part B plan information for 2019.

<p><b>Now is the time</b></p>	<p>Support may be available to help with the 20% you pay. You may want to consider Medicare Part B with a <b>Medicare Supplement (Medigap) plan.</b></p>	<p><b>See next page</b></p>
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help?**

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## Medicare Part B + Medicare Supplement (Medigap) Plan

Typically covers infused or injected biologic medications given by a healthcare professional

Medicare Part B with a Medigap plan can help cover your out-of-pocket costs that Medicare Part B alone and Medicare Advantage do not cover.

### Make sure you have the coverage you need.

With a **Medigap plan**, your out-of-pocket costs may be as low as **\$0**. There are a number of Medigap plans available—use the table below to compare plans.

Visit [Medicare.gov](https://www.medicare.gov) or your **State Health Insurance Assistance Program (SHIP)** for help identifying the **Medigap plan that's best for you**.

You or your Medigap plan pay annual <b>Deductible</b>	You and/or your Medigap plan pay <b>20%</b> for medication and infusion or injection costs <sup>b</sup>	Medicare Part B covers <b>80%</b> of medication and infusion or injection costs
<p>Medicare Part B deductible: \$ <b>183<sup>a</sup></b></p> <p>Does the Medigap plan cover deductible? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Your deductible with Medigap plan: \$ _____</p> <p><b>Medigap Plans C and F fully cover Medicare Part B deductible (Deductible = \$0)<sup>b</sup></b></p>	<p>Does the Medigap plan cover all of the 20% Medicare Part B costs? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Does the Medigap plan have an out-of-pocket limit? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Out-of-pocket limit: \$ _____</p> <p><b>Most Medigap plans cover ALL of the 20%<sup>b</sup></b></p> <p><b>Medigap Plans A-G and M-N pay 20% and you pay 0%<sup>b</sup></b></p>	<p><b>With a Medigap plan, your out-of-pocket costs may be as low as \$0<sup>b</sup></b></p>

<sup>a</sup> Based on preliminary Medicare Part B plan information for 2019.

<sup>b</sup> Usually, Medigap Plan A-G and M-N pay 20% and you pay \$0. There is also a high-deductible version of Plan F. If you choose that option, you must pay for Medicare-covered costs up to the deductible amount, which is \$2,240 in 2018, before your Medigap plan makes payment.

**Now is the time**

Evaluate your plan's support for your biologic medication and consider Medicare Part B with a **Medigap plan**.

**A helpful tip**—If you enroll in Medicare Part B, make sure you've enrolled in Medicare Part D to cover your prescription medications.



**Need help?**

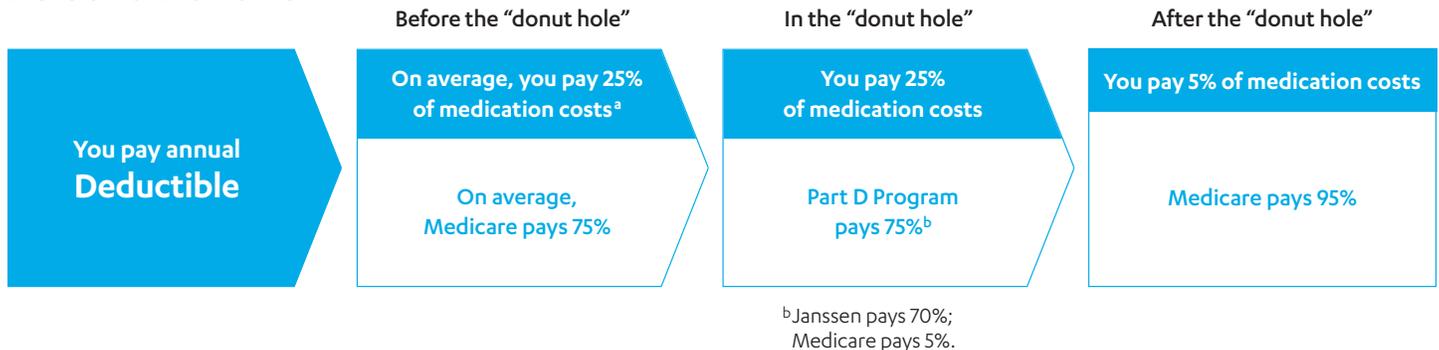
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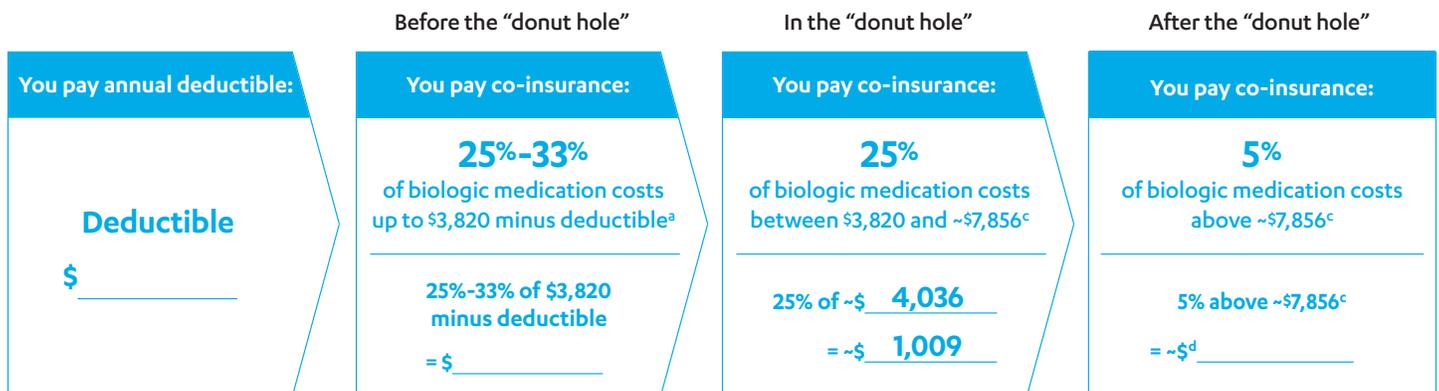
## Medicare Part D

Typically covers prescription medications, including biologic medications you inject yourself at home

### Here's how it works:



### Call your health plan—make sure you have the coverage you need



<sup>a</sup> Co-insurance for specialty medications, such as biologics, may be up to 33%.

<sup>c</sup> \$7,856 upper limit in the "donut hole" assumes that 100% of costs are for brand-name medications.

<sup>d</sup> Based on the total annual cost of your medications.

**Call us**—supplemental coverage may be available. If you have limited income and resources, you may qualify for Medicare "Extra Help" Low-Income Subsidy (LIS). For additional information, view "Extra Help with Prescription Drug Costs" available at [JanssenCarePath.com/MedicareExtraHelp](https://www.JanssenCarePath.com/MedicareExtraHelp).

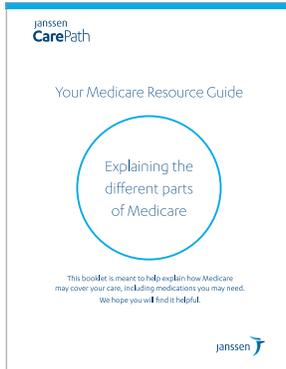
### Other resources

The Johnson & Johnson Patient Assistance Foundation, Inc. (JJPAF) is an independent, nonprofit organization that is committed to helping eligible patients without insurance coverage receive prescription products donated by Johnson & Johnson operating companies. To see if you might qualify for assistance, please contact a JJPAF program specialist at 800-652-6227 (Monday–Friday, 9:00 AM–6:00 PM ET) or visit the foundation website at [JJPAF.org](https://www.JJPAF.org).



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## Medicare Resource Guide

Provides additional information about Medicare coverage options and is available at [JanssenCarePath.com/MedicareGuide](https://www.JanssenCarePath.com/MedicareGuide)



## State Health Insurance Assistance Program (SHIP)

A directory to local programs providing free counseling and assistance to Medicare beneficiaries is available at [ShipTACenter.org](https://www.ShipTACenter.org)

The resources listed below can provide more information on the topics discussed in this guide. If you need help or more information, please visit [Medicare.gov](https://www.Medicare.gov) or call 800-MEDICARE (800-633-4227).

## Medical Benefit

RESOURCE/PUBLICATION NAME	WEBSITE	
Medicare Supplement Insurance: Getting Started (Information about Medigap plan options)	<a href="https://www.Medicare.gov/Publications">Medicare.gov/Publications</a>	keyword: 11575
Choosing a Medigap Policy: A Guide to Health Insurance for People with Medicare	<a href="https://www.Medicare.gov/Publications">Medicare.gov/Publications</a>	keyword: 02110
Medicare Part B Costs	<a href="https://www.Medicare.gov/Your-Medicare-Costs/Part-B-Costs/Part-B-Costs.html">Medicare.gov/Your-Medicare-Costs/Part-B-Costs/Part-B-Costs.html</a>	
What's a Medicare Advantage Plan?	<a href="https://www.Medicare.gov/Publications">Medicare.gov/Publications</a>	keyword: 11474

## Pharmacy/Prescription Benefit

RESOURCE/PUBLICATION NAME	WEBSITE	
Your Guide to Medicare Prescription Drug Coverage	<a href="https://www.Medicare.gov/Publications">Medicare.gov/Publications</a>	keyword: 11109
How Medicare Prescription Drug Coverage Works with a Medicare Advantage Plan or Medicare Cost Plan	<a href="https://www.Medicare.gov/Publications">Medicare.gov/Publications</a>	keyword: 11135
Extra Help with Prescription Drug Costs: Medicare Low-Income Subsidy (LIS)	<a href="https://www.JanssenCarePath.com/MedicareExtraHelp">JanssenCarePath.com/MedicareExtraHelp</a>	



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# Glossary

**Deductible:** What you must pay before your health plan begins to pay.

**Co-pay:** A set \$ amount, determined by your health plan, that you pay for medications and healthcare services.

**Co-insurance:** A percentage amount that you pay for medications and healthcare services. Typically, this is a lower percentage amount than what your health plan pays.

**Out-of-pocket maximum:** The total maximum amount you may pay for your medications and healthcare services during one year.

**Premium:** The periodic payment to Medicare or a healthcare insurance company for healthcare or prescription drug coverage.

**Prior authorization:** Your health plan may require your doctor to confirm that your prescribed medication is medically necessary before the plan will cover it.

**Secondary health plan:** Some people may be covered by more than one health plan. In most cases, the secondary plan provides payment after the primary plan pays its share of the costs.

**Health Insurance Marketplace or “Exchange”:** The Health Insurance Marketplace helps people find a health insurance plan that meets their needs and fits their budget. People who use the Marketplace may qualify for a subsidy to help cover the cost of their insurance.

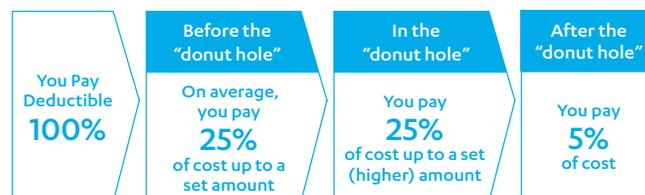
**If you buy a plan through the Marketplace, you have private insurance.**

## MEDICARE

**Supplemental coverage or “Medigap”:** Private health insurance plan that can help pay some of the costs (“gaps”) that Medicare Part B does not cover. It is called “supplemental” because it adds to or “supplements” your Medicare benefits for physician-administered medications and services.

**Medicare Advantage (Medicare Part C):** A Medicare health insurance plan offered by a private healthcare insurance company. These companies have contracts with Medicare to replace Original Medicare Part A (Hospital Insurance) and Part B (Medical Insurance) coverage. Most of these plans also offer prescription medication coverage. **Important: If you are enrolled in a Medicare Advantage Plan, you cannot enroll in a Medigap plan.**

**“Donut hole” or coverage gap:** Medicare Part D Prescription plans have a coverage gap. It begins after you have paid your deductible and spent a set amount for covered medications. It ends when you reach a set (higher) amount. Then you pay 5% of all your prescription medication costs above that amount. See example on [page 8](#).



**Medicare “Extra Help” Low-Income Subsidy (LIS):** A Medicare program to help people with limited income and resources pay for prescription drug plan costs, including deductibles and out-of-pocket expenses.

## Make sure you’re covered for 2019

Check with your health insurance plan to get the information and answers you need.

## Janssen – Your Partner for Cost Support

At Janssen, we don’t want cost to get in the way of treatment you need. We can help you explore options to lower your out-of-pocket medication cost for your Janssen medication.

Explore savings options at [JanssenCarePath.com](http://JanssenCarePath.com)



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