

# ARE YOU ENROLLED IN A HIGH DEDUCTIBLE HEALTH PLAN?

Here's what you need to know about coverage gaps, co-pays, and Janssen support programs

If you're enrolled in a commercial high deductible health plan, your **insurance won't start paying** its share **until you've reached your deductible**

For 2020, the IRS defines high deductible health plans as plans with a deductible of:

 **At least \$1400 for an individual**

 **At least \$2800 for a family**

IRS=Internal Revenue Service.

**High deductible health plans have a set deductible amount for your medications**, so you will need to **pay full price** for prescription drugs and medical services until you've met your deductible. The amount of the deductible depends on the plan you've selected.

## DEDUCTIBLE

You pay 100% of your healthcare costs.

## AFTER DEDUCTIBLE IS MET

You pay co-pay/coinsurance. Your health plan pays the rest.

*In-network, preventative care services are fully covered by the health plan. Contact your health plan for information on coverage policies for prescription drugs and medical services and how they relate to your deductible.*

It's important to know that **gaps in prescription coverage have to do with the insurance plan you've selected**, and not because of your medication. To offset these costs:

- If you are taking a Janssen medication, help may be available through the **Janssen CarePath Savings Program**. Visit [JanssenCarePath.com](https://www.JanssenCarePath.com) to learn more
- There may be other support programs available to help offset medication costs. Call **877-CarePath (877-227-3728)**, Monday–Friday, 8:00 AM–8:00 PM ET to speak with a Janssen CarePath Care Coordinator

Turn over to learn more about **Janssen CarePath support** 



## Information you may need to help you get started and stay on track

Janssen CarePath is here to help answer your questions about treatment with a Janssen medication. Once you and your doctor have decided that a Janssen medication is right for you, we will help you find resources you may need to get started and stay on track. We will give you information on your insurance coverage, potential out-of-pocket costs and treatment support, and identify options that may help make your treatment more affordable.

**Janssen CarePath Savings Program** can help eligible commercially-insured patients save on out-of-pocket costs for a Janssen medication. Depending on your health insurance plan, savings may apply toward co-pay, co-insurance, or deductible. Not valid for if using Medicare, Medicaid, or other government-funded programs to pay for your medications. Terms expire at the end of each calendar year and may change. There is no income requirement. See full eligibility requirements at [JanssenCarePath.com](https://www.JanssenCarePath.com).

**Call a Janssen CarePath Care Coordinator at 877-CarePath (877-227-3728), Monday–Friday, 8:00 AM–8:00 PM ET.** Multilingual phone support is available.

**Create a Janssen CarePath Patient Account at [MyJanssenCarePath.com](https://www.MyJanssenCarePath.com)** where you can learn about your insurance coverage for your Janssen medication; if eligible, enroll in the Janssen CarePath Savings Program and sign up for treatment support. If you already created an account, you can log in to your Janssen CarePath Patient Account using your email address and the password you created when you registered for communications.

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