

Copay Accumulator

For Members



Frequently Asked Questions

What is Variable Copay?

The Variable Copay™ program significantly reduce the cost of eligible brand and specialty medications by utilizing manufacturer-provided coupons. With the Variable Copay accumulator program, your out-of-pocket cost for prescription drugs will be delayed until the drug manufacturer's coupon has been exhausted.

Do you need to pay your deductible if you use a coupon on a High Deductible Health Plan (HDHP) or Coinsurance Plan?

You will still be responsible for the full amount of your deductible. The manufacturer coupon will pay for your medication (i.e., first few fills 1-3) of your drug until the coupon is exhausted. Subsequently, you will need to pay your remaining deductible once the coupon has been exhausted.

What is a Copay Accumulator Program for a High Deductible HDHP or Coinsurance Plan?

Variable Copay offers a copay accumulator program, assisting you in lowering the cost of medications without interrupting your current treatment. Variable Copay Accumulator program utilizes the manufacturer coupon, which does not count towards your deductible or maximum out-of-pocket obligations. The coupon picks up the entire amount of your out-of-pocket portion until the coupon is exhausted. You will need to continue using a coupon until you are no longer eligible for the coupon or have met your out-of-pocket limit. You will get credit for actual money paid out of your pocket on every fill towards your deductible and out of pocket.

How will you be contacted about Variable Copay?

If you currently fill prescriptions for any drug(s) eligible for the Variable Copay program, you will be contacted by letter or telephone from the Variable Copay team and enrolled in the program. For expedited enrollment, please contact Variable Copay at 833-439-9617, Monday- Friday 8am-5:30pm CST.

What medications are eligible for the Variable Copay program?

Many brand and specialty drugs have a manufacturer coupon available to bring value and savings to the member. Please visit variablecopay.com for a complete listing of Variable Copay medications.

What is a Variable Copay Network Pharmacy and what services do they offer?

A Variable Copay Network Pharmacy is a certified pharmacy that participates in the Variable Copay program, fulfills prescriptions and provides free services such as automated shipping and refills. Your medications will arrive at your doorstep monthly via a shipping courier (UPS, FedEx, DHL) - approximately 5-7 days before your current medications are completed. The Variable Copay Network Pharmacy will communicate with you each month on reminders of your shipment and verification of address.

Will you help transfer my prescription from my current pharmacy?

Yes. An assigned Variable Copay Network Pharmacy will contact you and identify your current pharmacy to facilitate the prescription transfer for your remaining refills. If no refills are remaining, the pharmacy will contact your physician for a new prescription. If you are currently utilizing a coupon for your medication, you will most likely be able to continue using that coupon with Variable Copay at a participating Variable Copay Pharmacy. Please note the coupon's full value may not be available if you have used the coupon on prior fills.

Do I have to order refills?

You will be contacted 5-7 days before your refill day to confirm your shipping address and the date you prefer to receive the medication. If your email is on file, you may also receive an email to schedule the next delivery. To schedule an advanced delivery, you are encouraged to call a Variable Copay Network Pharmacy that has filled and shipped previous medications. You will receive a letter with your medication shipment informing you when only one refill remains. At this time, a Variable Copay Network Pharmacy will contact your physician for additional refills.

Contact the Variable Copay Pharmacy that has been filling your medication for any questions regarding medication delivery at the phone number provided below:

- CRx Specialty: 877-646-1716
- Encore: 814-335-5712
- BioPlus Specialty: 407-830-8820
- FountainRx: 423-307-5757

Questions about the Variable Copay Program?

Call us: (833) 439-9617

Email us at questions@variablecopay.com

Visit us: variablecopay.com