



FAQ for Patient Access to Costly and Curative Therapies (PACCT)

PACCT is a unique risk predictability solution brought to you by OutcomeRx Insurance Management Services, LLC, and reinsured by United States Fire Insurance Company and Ironshore Indemnity Inc., both A.M. Best A Rated insurers.



PACCT provides financial risk protection for payors and other risk bearing entities while ensuring that patients receive timely access to potentially curative therapies at qualified facilities.

FREQUENTLY ASKED QUESTIONS

Q: Why Do You Need PACCT?

A: To make patient access to curative therapies possible through predictable risk coverage. Cell and gene therapies (CGTs) are among the newest pharmaceutical innovations to treat and potentially cure diseases. It is estimated that by 2025, 10 to 20 new therapies will be approved each year^{1,2}. Today, the drug cost to treat a patient with these therapies ranges from \$850,000 to \$3.5 million, and future therapies across other rare disease states are estimated to cost \$2 to \$5 million^{3,4}. PACCT is designed to maintain focus on patient health and their families' ability to support them. PACCT enhances patient access to life-changing therapies by offering financial predictability to health plans (commercial and government) and other risk bearing entities to protect their members from unexpected, and potentially catastrophic costs.

Additionally, the administration cost of some of these therapies can exceed 2x the therapy cost.

Q: How does PACCT Work?

A: Covered plans who purchase PACCT will pay a Per Member Per Month or Per Employee Per Month (PMPM/PEPM) premium to OutcomeRx for first dollar or risk sharing adjusted coverage of covered CGTs up to specified cost limits, subject to the terms of coverage. Coverage applies to individuals diagnosed after the coverage inception date and/or those that have not received an order for a covered therapy prior to the coverage inception date⁵.

Q: How Is the Coverage Provided by PACCT Unique?

A: We provide an independent, flexible solution that covers various payor types and broader risk takers, including carriers. Furthermore, the solution is designed to incorporate therapies as they are approved and does not mandate coverage adjustment. This approach empowers our clients to choose what coverage is valuable for their business while mitigating excess upfront expense.