

EMBARC BENEFIT PROTECTIONSM



There is an impending crisis in the health care system. Breakthrough potentially life-changing gene therapies are emerging. By 2025 the FDA anticipates approving between 10 to 20 gene and cell therapies each year.¹

Gene therapies are expensive, a single treatment can cost millions of dollars. Annual gene therapy expenses are expected to reach more than \$8.6 billion by 2024.² The high cost threatens access to these potentially life-changing therapies if plans cannot afford to cover them.

The Embarc Benefit Protection solution offers an answer to this impending crisis. It is a unique network solution that brings together the health services, medical management and specialty pharmacy expertise of Cigna, eviCore, Accredo and Express Scripts. This solution shields health plans and members from the high cost of two breakthrough gene therapy drugs and thereby helps to ensure access for those who need them.

What drugs are provided under the Embarc Benefit Protection solution?

This network solution offers financial protection for the first two high-cost gene therapies in the marketplace. Luxturna[®], which is used to treat a rare form of inherited retinal dystrophy at a cost of \$850K per treatment (two eyes) and Zolgensma[®], a one-time treatment for spinal muscular atrophy at a cost of \$2.1M per treatment.³

What is the cost of this solution?

The solution is designed to make these two revolutionary gene therapy drugs accessible to members with no out-of-pocket charges (members with a Health Savings Account (HSA) must meet the applicable minimum deductible required for high deductible health plans) or additional expense to the plan when covered under the plan and medically necessary. Clients will pay a per member, per month (PMPM) charge of \$0.99. eviCore arranges for the provision of the most expensive component of the overall gene therapy, the drugs themselves. The Embarc Benefit Protection solution does not apply to facility and professional charges associated with the administration of the therapies to patients.

Our combined organization has the expertise to do this well by:

- › Building a network solution for high-cost therapies
- › Creating financial protection
- › Leveraging Cigna's specialty pharmacy, Accredo
- › Connecting members with quality, cost-effective in-network providers
- › Supporting members on their journey with a dedicated gene therapy case management team

What's Next?

A five year pipeline of drugs and drug categories are under assessment. eviCore will assess whether additional therapies will be added to the Embarc Benefit Protection solution as they come to market.

Together, all the way.[®]



1. US Food & Drug Administration Assessed 1/15/2019

2. EvaluatePharma, Evaluate Ltd, London UK. www.evaluate.com Accessed 8/14/2019.

3. Biopharmadive 2019 published price of Luxturna therapy in US; Biopharmadive 2019: published price of Zolgensma from the manufacturer.

Product availability may vary by location and plan type and is subject to change. For costs and details contact a Cigna representative.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including eviCore healthcare MSI, LLC (d/b/a/ eviCore healthcare), Express Scripts, Inc., Accredo Health Group, Inc., or their affiliates. Luxturna is the registered trademark of Spark Therapeutics, Inc. and Zolgensma is the registered trademark of AveXis, Inc.