



## Understanding Your Financial Options for ORENCIA® Therapy

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*Provided as a service by*



## Living With Rheumatoid Arthritis

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### Building a Network of Support

Patients with rheumatoid arthritis (RA) may rely on many people, including members of their healthcare delivery team, to help effectively manage their RA.

While staying healthy and managing your RA is your main priority, you should also understand how your health insurance works and what your financial options might be.

This brochure has been designed specifically for you to help review some of the financial information and options regarding ORENCIA® (abatacept) therapy. In addition, we provide information about support services that can help your healthcare professional answer questions relating to health insurance coverage that may arise during your therapy with ORENCIA.

ORENCIA is a prescription medicine that is used to treat adults with moderate to severe RA who have not been helped by other medicines for RA. Your doctor may consider treating you with ORENCIA because your disease is still active even though you may have tried other treatments. ORENCIA can be used alone or with other agents. ORENCIA should not be taken with biologic medications for RA such as Enbrel®, Humira®, Remicade®, or Kineret®.

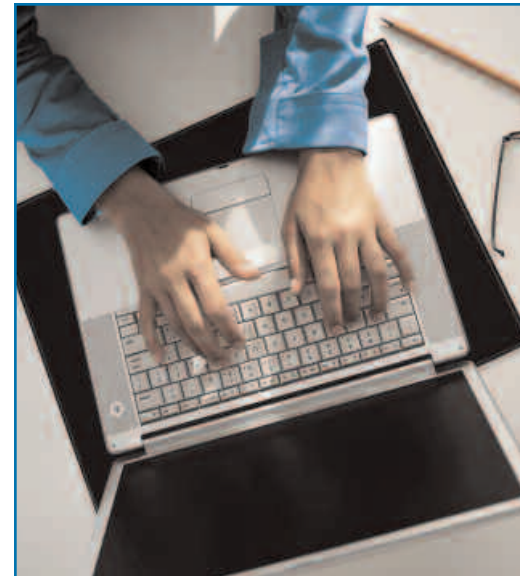
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**Managing your RA also means  
understanding your financial options.**

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Please see [Important Safety Information on pages 12-13](#).  
Enbrel®, Humira®, Remicade®, and Kineret® are trademarks  
of their respective companies.

This brochure includes information about the Bristol-Myers Squibb (BMS) Patient Assistance Foundation, Inc., a program that provides free medications to qualifying indigent patients in all 50 states, Puerto Rico, and the US Virgin Islands.



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**For assistance with reimbursement or insurance  
coverage questions, talk to your rheumatologist.**

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If you, or someone you know, needs help paying for medicine, call 1-888-4PPA-NOW (1-888-477-2669) or visit [www.pparx.org](http://www.pparx.org).

## Information About Health Insurance

*Depending on your age, income, or employment status, your RA treatment might be covered by a managed care organization (MCO) or by a state or government healthcare program, such as Medicare or Medicaid. Various types of health coverage and health insurance are reviewed below.*

### Managed Care Organizations (MCOs)

MCOs, also called health maintenance organizations (HMOs) or preferred provider organizations (PPOs), provide health benefits to members and their families. These include both medicine and services (such as a visit to the physician or a lab test). MCOs typically have specific policies about the types of coverage they provide and the benefits that are available to their members.

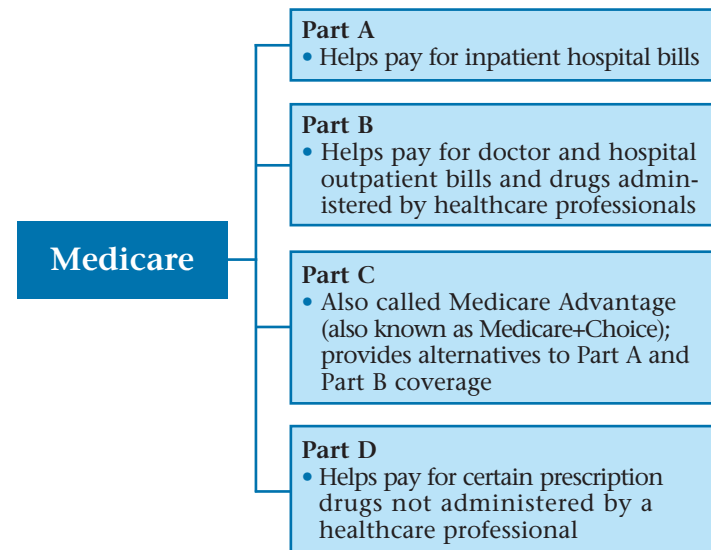
MCOs may expect members to assume some of the financial responsibility related to the payment for medicine and services. This obligation usually takes the form of a copay, coinsurance, or deductible. Copays, coinsurance, and deductibles vary by plan and by service.

If you currently belong to an MCO, it is important for you or your healthcare professional to determine to what extent your RA treatment and medicines are covered under your plan. Talk to your rheumatologist about assistance with reimbursement or insurance coverage questions.

Please see [Important Safety Information](#) on pages 12-13.

### Medicare

Medicare is the federal program that provides health benefits to certain people aged 65 and older, who are disabled, or who have end-stage renal disease. Medicare provides drugs and services for nearly 42 million Americans in various sites of care (for example, hospitals and physicians' offices). Patients eligible to receive Medicare may choose to receive their benefits either through fee for service or from a managed Medicare program. This choice is usually based on the benefits and service offerings that best suit a patient's needs. Managed Medicare programs are typically administered by MCOs and often function like an HMO. The chart below outlines the services or benefits that are provided through Medicare.



ORENCIA® (abatacept) is an intravenous (IV)-infused drug and is expected to be covered under either Part A or Part B, depending on the site of infusion. While Medicare now will pay for many drugs that it did not formerly cover, ORENCIA coverage is not affected by the new Medicare Part D benefit that was added on January 1, 2006.

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**ORENCIA is expected to be covered under Medicare Part B in most physician offices and hospital outpatient settings.**

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## Medicaid

Medicaid is the joint program administered by states and the federal government that provides health benefits to people with low incomes, limited resources, and those who cannot afford private insurance. Medicaid covers drugs and services for those who qualify. Some states have adopted guidelines governing the coverage of specific drugs. If you are covered by Medicaid, contact your state Medicaid agency to determine if ORENCIA is covered. Talk to your rheumatologist about assistance with reimbursement or insurance coverage questions.

## Understanding the Difference— Pharmacy Benefit vs Medical Benefit

In addition to understanding the type of insurance you may have, it is also important to understand the difference between a pharmacy benefit and a medical benefit. Medicines are usually grouped under either a pharmacy benefit or a medical benefit by plans that provide health coverage.

A pharmacy benefit typically refers to medicines—including both oral and injectable medicines—that do not have to be administered by a healthcare professional. Medicines covered under a medical benefit generally refer to products that require a physician or nurse to administer them and can only be given with their supervision. Because ORENCIA is delivered via an IV infusion, it is usually covered as part of a medical benefit.

Understanding this difference is important because each health plan has different policies in place for pharmacy benefits and medical benefits. These policies will determine what your copay or coinsurance might be for these medicines. Talk to your rheumatologist about assistance with reimbursement or insurance coverage questions.

## If Your Coverage Changes

If your medication needs have recently changed, your coverage may change as well. Talk to your rheumatologist about assistance with reimbursement or insurance coverage questions.

## ORENCIA® Reimbursement Support Services

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### Providing Reimbursement Support for Healthcare Professionals to Help Them Meet Your Needs

We realize it's not always easy to sort out healthcare issues. So we've put together a dedicated team of reimbursement support specialists, the ORENCIA® Reimbursement Support Services program. These specialists will work with your rheumatologist to provide assistance with:

- Product coverage status, coverage guidelines, and insurer requirements
- Copay and coinsurance information
- Claim submissions

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**Talk to your rheumatologist about assistance with reimbursement or insurance coverage questions.**

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## Bristol-Myers Squibb Patient Assistance Foundation, Inc.— A Commitment to RA Patients

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### Our Mission

The Bristol-Myers Squibb Patient Assistance Foundation, Inc. is a nonprofit organization established in 1998 to provide temporary assistance to qualifying patients with a financial hardship who have no private prescription drug insurance and are not enrolled in a prescription drug coverage plan through Medicaid or any other federal, state, or local health program.

The program provides free medications to qualifying indigent patients in all 50 states, Puerto Rico, and the US Virgin Islands.



### A Commitment to Providing Access to ORENCIA® (abatacept)

At the Bristol-Myers Squibb Patient Assistance Foundation, Inc., we are committed to providing ORENCIA free of charge to qualifying patients who lack prescription drug coverage for this medication. Eligible patients can receive up to a 1-year supply of medication free of charge from the Bristol-Myers Squibb Patient Assistance Foundation, Inc. Patients who wish to participate in the program for more than 1 year must re-enroll in the program by completing a new application. To find out if you qualify for this program, call toll-free at 1-800-736-0003, between 9:00 AM and 6:00 PM, Eastern Time, Monday through Friday. More information about the Bristol-Myers Squibb Patient Assistance Foundation, Inc. can be found at [www.bmspaf.org](http://www.bmspaf.org).

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**Bristol-Myers Squibb Patient Assistance Foundation, Inc.**

**Phone: 1-800-736-0003**

**Fax: 1-866-694-2545**

**Monday – Friday, 9:00 AM – 6:00 PM, Eastern Time**

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*The Bristol-Myers Squibb Patient Assistance Foundation, Inc. reserves the right to make program changes at any time without notice.*

## ORENCIA® (abatacept) Indication, Usage, and Important Safety Information

### Indication and Usage

ORENCIA (abatacept) is a prescription medicine that is used to treat adults with moderate to severe rheumatoid arthritis (RA) who have not been helped by other medicines for RA. Your doctor may consider treating you with ORENCIA because your disease is still active even though you may have tried other treatments. ORENCIA can be used alone or with other agents. ORENCIA should not be taken with biologic medications for RA such as Enbrel®, Humira®, Remicade®, or Kineret®.

### Important Safety Information About ORENCIA

Before you receive treatment with ORENCIA, you should tell your doctor if you:

- are taking a TNF blocker (e.g., Enbrel, Humira, Remicade) or Kineret to treat RA. You may have a higher chance of getting a serious infection if you take ORENCIA with other biologic medications for RA.
- are taking other medications, including hormones, over-the-counter medicines, vitamins, supplements, or herbal products.
- have any kind of infection including an infection that is in only one place in your body (such as an open cut or sore), or an infection that is in your whole body (such as the flu). Having an infection could put you at risk for serious side effects from ORENCIA. If you are unsure, please ask your doctor.
- have an infection that won't go away or a history of infections that keep coming back.
- have had tuberculosis (TB), a positive skin test for TB, or if you recently have been in close contact with someone who has had TB. If you develop any of the symptoms of TB (a dry cough that doesn't go away, weight loss, fever, night sweats), call your doctor right away. Before you start ORENCIA, your doctor may examine you for TB or perform a skin test.

Please see attached full prescribing information with important patient information for ORENCIA.

Enbrel®, Humira®, Remicade®, and Kineret® are trademarks of their respective companies.

- are scheduled to have surgery.
- recently received a vaccination or are scheduled for any vaccination.
- have a history of chronic obstructive pulmonary (lung) disease (COPD). Taking ORENCIA may cause your COPD symptoms to get worse.
- are pregnant, planning to become pregnant, or are thinking about becoming pregnant. It is not known if ORENCIA can harm your unborn baby.
- are breast-feeding. You will need to decide to either breast-feed or receive treatment with ORENCIA, but not both.

### Important Information to Know About Side Effects With ORENCIA

Like all medicines that affect your immune system, ORENCIA can cause **serious side effects**. The possible serious side effects include:

- **Serious infections.** Patients taking ORENCIA are at increased risk for developing infections including pneumonia, and other infections caused by viruses, bacteria, or fungi. Call your doctor immediately if you feel sick or get any infection during treatment with ORENCIA.
- **Allergic reactions.** These reactions are usually **mild or moderate, generally occur within the first 24 hours of an infusion**, and include hives, swollen face, eyelids, lips, tongue, throat, or trouble breathing. There have been 2 serious allergic reactions reported in patients after they received an infusion of ORENCIA.
- **Malignancies.** There have been cases of certain kinds of cancer in patients receiving ORENCIA. The role of ORENCIA in the development of cancer is not known.

The more common side effects with ORENCIA are headache, upper respiratory tract infection, sore throat, and nausea.

## Glossary

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**Claim**—payment requested by a physician or provider of an insurer for a service or other benefit such as drug therapy.

**Coinsurance**—the portion of medical costs for which the patient is responsible. Depending on the type of medicine, this amount can vary considerably.

**Copay**—the fee that is paid by the patient to the physician after an office visit. It also refers to the fee required to be paid to either a physician or pharmacy for a drug that is not entirely covered by the health plan.

**Deductible**—a preset amount a person must pay before his or her health benefits begin. Most health plans require a minimum \$200 to \$500 deductible.

**Intravenous (IV) Infusion**—delivery of a drug by insertion of a needle into a vein in the arm; the length of infusion varies for each drug.

**Medical Benefit**—generally refers to medicines that require a physician or nurse to administer.

**Payer**—a government or private entity that develops coverage policy for its members and is responsible for processing and paying for claims that providers submit.

**Pharmacy Benefit**—generally refers to medicines—including oral and injectable medicines—that usually do not need to be administered by a healthcare professional.

**Prior Authorization**—health plans or state Medicaid agencies may require that patients or healthcare professionals go through a formal process to obtain approval for certain services or procedures before they are provided; failure to get prior authorization may result in denied claims.

**Provider**—a provider of care, usually a physician, hospital, pharmacist, or other healthcare professional.

**Reimbursement**—in this document, payment for services and medicine to physicians, hospitals, or other healthcare professionals by private insurers or government programs like Medicare or Medicaid.

**Rheumatoid Arthritis (RA)**—a disease of the immune system that causes joints to become inflamed and may result in joint damage.

**Rheumatologist**—a physician whose specialty is the treatment of rheumatological and arthritic conditions such as RA.



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**For assistance with reimbursement or insurance coverage questions, talk to your rheumatologist.**

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Please see Important Safety Information on pages 12-13.  
Please see attached full prescribing information for ORENCIA.



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