

Gene Therapy Solutions (GTS-5)

Mitigating the cost of gene therapy treatment through an innovative reimbursement program.

Current Landscape & Employer Risk

In recent years, we have witnessed scientific breakthroughs that have stretched far beyond the current standard of care to modify, add, or remove human genes. These developments have created life-changing and life-saving outcomes for certain genetic disorders and are remarkable not only for their scientific wonder and achievement, but the cost associated with each.



Employer Risk

While the current impacted population is low, we will continue to see gene therapy treatments emerge addressing additional genetic disorders. However, with therapies ranging from \$850,000 to \$4,250,000, employer plans take on major risks.



Expected Impact

With the influx of therapies covering a broader spectrum of genetic disorders, we expect the employer health plan total cost of care for gene and cell therapies to **grow to \$28.80 PEPM by 2026**. That is **3X the current exposure**.

The sense of urgency for a solution is now greater than ever. While many agree that access to these therapies is essential, employers must navigate the expense barrier to make that possible.

Our Solution

How it Works

Amwins Gene Therapy Solutions (GTS) offers reimbursement to group health plans and their coordinating stop loss carrier for qualified claims. Qualifying reimbursements extend from the first dollar of group health plan expense up to specified limits for each covered therapy.

Our program distributes the reimbursement according to the stop loss deductible. Following the adjudication of a qualified claim, our program reimburses the group health plan dollar one of their expenses up to their specific deductible and the balance of the reimbursement is distributed to the associated stop loss carrier.

If a group health plan chooses to switch carriers, administrative and/or stop loss, this program is transferrable. The group health plan does not run the risk of losing the program.



GTS-5

Covered Pharmaceuticals	Treated Diseases	Maximum Payable Per Covered Person Per Benefit Period	Cost of Program
Luxturna	Leber Congenital Amaurosis (LCA)	\$850,000	Please contact your broker for pricing information
Zolgensma	Spinal Muscular Atrophy (SMA) Type I and Type II	\$2,200,000	
Spinraza**			
Zynteglo	Transfusion Dependent Beta Thalassemia (TDT)	\$2,800,000	
Skysona	Cerebral Adrenoleukodystrophy (CALD)	\$3,000,000	

*Program disbursements are subject to coverage terms and exclusions.

**Amwins Gene Therapy Solutions addresses Spinal Muscular Atrophy as a disease state. While Spinraza is not classified as a gene therapy treatment, it is a Chronic Specialty Therapy for patients with SMA. Spinraza is costly, with the initial treatment expense of ~\$750,000 and an additional ~\$375,000 expected annually. We include Spinraza in our program to help reduce this financial burden.

GTS Sample Case: 300 Employee Life Group, \$200,000 Specific Deductible

Employer group has one qualifying Zolgensma claim that equals **\$2,200,000** in the first year of the program.



At a **program expense** of **\$7,200**



The **group** is reimbursed **\$200,000**



The **stop loss carrier** is reimbursed **\$2,000,000**

This program takes into consideration the expense incurred by both the group health plan and the stop loss carrier. Not only does this mitigate the expense of the therapy, but it likely yields a more favorable renewal.

The Amwins Advantage - Simple, comprehensive protection for your client



Meaningful Protection

First-dollar protection is given to the plan sponsor



Portability

Change carriers without disrupting coverage terms



Industry Experts

Our experts monitor the landscape of FDA approvals and make purposeful additions to our program that bring value and positive results to clients



Simplified Billing & Administration

Administrative burden is reduced by including the program fee in the stop-loss bill

Reach out to your Stealth Sales Representative to learn more and discuss our programs, including GTS!

For all renewing clients, we have upgraded your coverage to GTS-5 in your recent renewal proposal.