

# EMBARC BENEFIT PROTECTION.®



## What you need to know now and what's next.

### What is Embarc Benefit Protection?

It's a first-of-its-kind network solution that helps ensure access to breakthrough gene therapy drugs while offering protection from their high costs. For the past two years, Embarc Benefit Protection has included 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 a potentially fatal condition, spinal muscular atrophy, at a cost of \$2.1M per treatment. The solution has recently been expanded to include two additional FDA-approved therapies. Zynteglo®, at a cost of \$2.8M, is used to treat a blood disorder known as beta thalassaemia in patients 12 and older who cannot make enough beta-globin and require regular blood transfusions. Skysona®, with a cost of \$3M, is a gene therapy for patients younger than 18 who have early cerebral adrenoleukodystrophy (CALD) – a rare neurodegenerative disease that can lead to progressive, irreversible loss of neurologic function and death.

### Who is this solution for?

Since July 2020, clients have trusted Embarc Benefit Protection to help them predictably budget for lightning strike, high-cost gene therapy claims. Cigna medical clients can purchase Embarc Benefit Protection from Cigna directly. Non-Cigna clients can purchase Embarc Benefit Protection through eviCore.

## Solution Advantages

**Cost predictability for clients:** Embarc Benefit Protection is not stop loss but a network solution. Clients pay a predictable per member per month (PMPM) charge of \$0.99, and eviCore arranges for the provision of the drugs on a prepaid basis. ASO clients with stop loss do not need to meet their stop loss deductible to receive the financial protection.

**Elimination of member out-of-pocket costs:** The solution is designed to make 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.

**Sharing opportunity for better-than-anticipated experience:** The design of Embarc Benefit Protection includes an annual settlement mechanism to provide transparency and prevent the PMPM charge for the network solution from becoming disproportionate to aggregate claims expense across the entire book of business.

**Removal of the claim from experience:** Drug claims are excluded from the medical claims experience, eliminating the impact on future renewals.



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# Zolgensma Cost Illustration – Single Patient

## With Embarc Benefit Protection

(Annualized cost for 1,000-life client, not including potential surplus credit or stop loss rate decrement)

\$11,880

## Without Embarc Benefit Protection

\$2,125,00

### What's next?

For 2023, we intend to extend Embarc Benefit Protection to include high-cost, potentially life-changing and durable single-dose gene therapies as they achieve FDA approval while maintaining the affordable and predictable price point of \$0.99 PMPM. If pricing changes are needed, the PMPM will be set on an annual basis in January, maintaining greater predictability.\*

We will continually assess the gene therapy pipeline to make decisions on the expansion of the gene therapies to be included as necessary. Pending FDA approval, below are some of the therapies currently being evaluated for inclusion:

Gene Therapy Drug	Indication
EtranaDez	Hemophilia B
Upstaza™	Pediatric AADC Deficiency
Roctavian™	Hemophilia A
SRP-9001	Duchenne's Disease

**Note:** There are other gene therapies in development and in earlier stages of clinical trials. We will share additional information on these potential therapies as they near FDA approval. Not all therapies will launch in 2022. While our goal is to include all drugs in the pipeline, some may not fit this network solution and others may have contractual limitations. Inclusion in Embarc Benefit Protection is not guaranteed; decisions on the inclusion of additional gene therapy drugs and potential contractual limitations will be communicated prior to inclusion in the solution.

### Solving today's biggest health challenges.

As the industry's first solution to build a new pathway to pay for the coming wave of expensive, potentially life-changing therapies, we are working together to ensure better outcomes, to lower costs when employees need it most and to help your business grow. Talk to your Cigna representative about how we can help support the health and well-being of your employees – and business.

\*We reserve the right to change the PMPM charge for the Embarc Benefit Protection network solution as needed based on the inclusion of new therapies, price variations by manufacturers, or fluctuations in utilization rates. Price changes will be communicated in writing at least 30 days in advance.

Luxturna is the registered trademark of Spark Therapeutics, Inc. Zolgensma is the registered trademark of Novartis, Inc. Zynteglo and Skysona are both the registered trademarks of bluebird bio, Inc. Product availability may vary by location and plan type and is subject to change. All group health insurance policies have exclusions and limitations.

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