



Patient Profile

DAVID

David is fifty-six and works full-time. He has asthma and high blood pressure, takes daily prescription medications, and receives health insurance through a high-deductible employer-sponsored health plan. David tested positive for COVID-19 and because of his existing medical issues, his doctor has prescribed an antiviral to help prevent more serious complications.



The Coverage Challenge

Although David's plan covers some prescriptions and preventive care, he has not yet met his annual deductible, meaning he is responsible for the full cost of some care and prescriptions. David may be eligible for co-pay assistance through patient assistance programs such as PAXCESS, but he may still need to navigate coverage, eligibility requirements, and pharmacy processing.



Why Antiviral Access Matters

Because of his chronic conditions, David faces a higher risk for severe complications from COVID-19. Antivirals can help reduce that risk, but they need to be taken within days after symptoms begin.

During the pandemic, no-cost access to antivirals made treatment easier to consider. Now, new or unexpected out-of-pocket costs may cause patients like David to hesitate or delay care while they try to understand what their plan will cover.



How Cost Changes Behavior

David must quickly decide whether to contact a provider, obtain a prescription, and fill it, all while trying to understand what his plan will cover and at what cost.

For patients like David, high-deductible employer-sponsored coverage can create financial uncertainty at exactly the moment when quick action matters most.

Affordable, predictable coverage for COVID-19 antivirals can help ensure that patients with chronic health conditions can access timely treatment, avoid preventable complications, and reduce downstream health care costs.