



Patient Profile

MARIA

Maria is a 68-year-old retiree living on a fixed income. She has diabetes and a chronic heart condition, takes multiple prescription medications, and is enrolled in Medicare. Maria was feeling ill, tested positive for COVID-19, and was prescribed an antiviral treatment to help prevent serious complications.



The Coverage Challenge

Although Maria has Medicare Part D coverage, she has not met her deductible for full coverage under her plan. The pre-deductible co-pays for her medication are high, and out-of-pocket costs are difficult to manage within her budget. She is cautious and often hesitates to seek care or fill prescriptions because of the potential cost.

This is all too common. While Medicare provides essential insurance for older adults across the country, many struggle to afford co-pays or co-insurance that are not included in their coverage. Patients like Maria may be eligible for free or low-cost co-pay assistance through manufacturer patient assistance programs like PAXCESS, but they are often unaware that these programs are available and cost can become a barrier to timely treatment.



Why Antiviral Access Matters

Because of her age and chronic medical conditions, Maria is at a higher risk of serious complications from COVID-19. Antivirals can reduce that risk, but they must be started soon after symptoms begin, so timing matters.

During the pandemic, the availability of low- and no-cost antivirals made COVID-19 treatment more accessible, particularly for patients like Maria. Now, out-of-pocket costs and a lack of awareness about patient assistance programs can cause patients to delay or go without treatment.



How Cost Changes Behavior

For patients like Maria, even covered medications can come with upfront costs or uncertainty at the pharmacy counter. That can delay care for high-risk patients when timing matters most.

Affordable, predictable coverage for COVID-19 antivirals can help ensure that older adults and patients with chronic medical conditions get timely treatment, avoid preventable complications, and reduce downstream healthcare costs.