



Gene Therapy Solutions (GTS-15)

Mitigating the cost of gene and cell 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 cells and genes. These developments have created life-changing and life-saving outcomes for certain immunocompromised and genetic disorders and are remarkable not only for their scientific wonder and achievement, but the cost associated with each.



Employer Risk

We will continue to see new gene therapy and cellular treatments emerge addressing additional genetic disorders. With therapies ranging from \$338,000 to \$4,250,000, employer plans and carriers take on major risks associated with the cost of these treatments.



Expected Impact

Expected # of cases: 1 in every 150,000 members

Expected total cost for those cases: \$36M

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.

The program is transferrable if a group health plan elects underlying plan changes to their network, PBM, TPA or other partners. The group health plan does not run the risk of losing the program.



Our Solution

We offer two options to meet budgetary considerations for all of our clients. We offer **GTS-5** which provides reimbursement for five therapies and **GTS-15** which provides reimbursement for fifteen therapies.

Program Option		Covered Pharmaceuticals	Treated Diseases	Maximum Payable Per Covered Person Per Benefit Period	Cost of Program	
GTS-15	GTS-5	Luxturna	Leber Congenital Amaurosis (LCA)	\$913,750	\$1.99 Per employee per month (PEPM)	
		Zolgensma	Spinal Muscular Atrophy (SMA) Types 1 & 2 (Children ages 2 and under)	\$2,322,044		
		Spinraza*				
		Zynteglo				
		Skysona	Cerebral Adrenoleukodystrophy (CALD)	\$3,000,000		
	Roctavian	Hemophilia A	\$2,900,000	\$4.75 Per employee per month (PEPM)		
	Hemgenix	Hemophilia B	\$3,500,000			
	Beqvez					
	Elevidys	Duchenne Muscular Dystrophy (DMD)	\$3,200,000			
	Casgevy	Sickle Cell	\$2,200,000			
		Transfusion Dependent Beta Thalassemia				
	Lyfgenia	Sickle Cell	\$3,100,000			
	Lenmeldy	Metachromatic Leukodystrophy (MLD)	\$4,250,000			
	Abecma**	Multiple Myeloma	\$498,408			
	Carvykti**		\$522,055			
Rethymic**	Congenital Athymia	\$2,729,500				

*Maintenance drug; Cost in year 1 is ~ \$750K and ~\$375K in subsequent years

**Cell Therapies

2023 Case Study: Zolgensma

Gene Therapy Reimbursement Information



\$2.2M

Maximum
Benefit



\$800K

Employer
Reimbursement



\$1.4M

Stop Loss Carrier
Reimbursement

Employer Type: Municipality

Lives: 5,000

Renewal Date: 1/1

Specific Deductible: \$800,000

Prior plan year: Stop loss BUCA bundled

Current plan year: Stop loss unbundled, BUCA moved to ASO

Allowed Charges: \$2,254,810

Specific Deductible: \$800,000

Stop Loss Paid: \$1,454,810

Employer Renewal: 0% increase

Lasers Issued: 0

Zolgensma Reimbursement Timeline



Covered infant born on **4/27/2023**.
Diagnosis confirmed on **5/6/2023**.
Treatment was administered on **5/16/2023**.



Facility files the claim on **6/9/2023**.



ASO BUCA funds the claim on **6/20/2023**.



Stop loss claim begins on **6/22/2023**. Stop loss claim filed **7/17/2023**.



Stop loss claim reimbursed **8/15/2023**.



Gene therapy claim submitted on **8/24/2023**.
Gene therapy claim approved on **9/20/2023**.



Gene therapy funds released on **9/22/2023**.

The Amwins Advantage - Simple, comprehensive protection for your client



Meaningful Protection - First-dollar protection is given to the plan sponsor



Portability - changes in the underlying plan does not affect 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 - 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-15 in your recent renewal proposal.