# Compass - Copay Modifiers

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**Description:** This document provides information regarding Copay Modifiers that may appear on claims.

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| What Is a Copay Modifier? |

A Copay Modifier can be compared to a Plan Benefit Override or a coupon that is applied to a claim **after** adjudication. Copay Modifiers can change the cost that the member pays from what they were expecting, prompting a call to Customer Care. **These modifiers are rare.**

Currently only 2 values are possible:

* **Copay Only** 
  + This means that the copay will be capped at the dollar amount in this field.
* **Copay + Deductible** 
  + This means that the copay will be capped at the dollar amount in this field. This is the amount that will be applied to the deductible.

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| Examples of Copay Modifiers |

**Example #1:**

When the plan is set up to apply the copay/co-insurance during the deductible phase, member will pay copay/co-insurance up to the $ max specified.

* A member has $500 deductible, and the copay is $25. Plan is set up with Copay Modifier of max $100. Member will pay $25 copay, which will be applied to the deductible.
* Member has a $500 deductible, and the copay is $125. Plan is set up with Copay Modifier of max $100. Member will pay $100 max as set up in Copay Modifier. $100 copay will apply to the deductible.

**Example #2:**

There is no special copay set up in the deductible phase. When the plan’s deductible has not been met, member will pay the deductible balance **up to the $ max specified in** the copay modifier field.

* A member has $500.00 DEDwith a claim max of $200.00. The member is in the DED phase and claim comes with a co-payment amount of $300.00 member should only pay $200.00. $200 will apply to the deducible.

**Example #3:**

There is no special copayset up in the deductible phase. When the plan’s deductible has been **partly** met, adjudication will apply the copay modifier **on the total calculated amount**and charge the member the balance but not more than what the remaining amount of the accumulation schedule.

* A member with a DED value of $500.00 and a claim max of $200.00, who has already paid $450.00 towards their DED, will NOT be charged the full claim max amount of $200.00 on their next claim. The member should only pay $50.00 plus OOP copay amount.

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| Locating Copay Modifiers |

Follow the steps below to locate potential copay modifiers in Compass:

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| **Step** | | **Action** |
| **1** | | Click the **Prescription Number** hyperlink of the claim in question. |
| **2** | | Click the **Financial Details** tab. |
| **3** | | Locate the **Copay Modifiers** section on the bottom of the Financial Details screen. |
| **4** | Click the **Copay Maximum** hyperlink to display Cumulative Copay Additional Details. | |

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| Additional Copay Modifier Information |

* A drug list can have multiple priorities with different modifiers based on the accumulations applied.
* Cusp claims will apply the beginning phase as a qualifier to apply the Copay Modifier.
  + Claims that are subject to the Copay Modifier must be tagged accordingly using existing Copay Modifier claim tagging.
* Use existing accumulation logic to display amount and remaining amount on the claim.
* Copay Modifier accumulation flags must also apply for compound claims.
  + Follow compound coding within plan option 9.
  + Compound claims that apply to the deductible will also be eligible to apply the Copay Modifier accumulation flag if the compound claim pays on that Member Pay.

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| Related Documents |

[Customer Care Abbreviations, Definitions and Terms](CMS-2-017428)

**Parent Document:** [CALL-0049 Customer Care Internal and External Call Handling](https://policy.corp.cvscaremark.com/pnp/faces/DocRenderer?documentId=CALL-0049)

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