

# Gene Therapy Solutions (GTS-18)

- ▶ 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 \$400,000 to \$4,250,000\*, employer plans and carriers take on major risks associated with the cost of these treatments.

\*13 therapies over \$2,000,000.



### Expected Impact

**Expected # of cases:** 1 in every 115,000 members, or 35 members on our book.\*

**Expected total cost for those cases:** \$53M

\* Estimating to be about 4,000,000 members as of 8/1/2025.

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 GTS offering is designed to alleviate the financial burden of gene and cell therapy treatments for the payer market, allowing for greater stability in future stop loss pricing.

## GTS-18 Covered Therapies

Program	Treated Disease(s)	Covered Pharmaceutical(s)	Maximum Reimbursement	Cost of Program
GTS-18	Leber Congenital Amaurosis (LCA)	Luxturna	\$913,750	Contact an Amwins representative for additional information
	Spinal Muscular Atrophy (SMA) Types 1 & 2 (Children ages 2 and under)	Zolgensma	\$2,511,291	
		Spinraza*		
	Transfusion DependentBeta Thalassemia	Zynteglo	\$2,800,000	
		Casgevy	\$2,200,000	
	Cerebral Adrenoleukodystrophy (CALD)	Skysona	\$3,000,000	
	Hemophilia A	Roctavian	\$3,031,840	
	Hemophilia B	Hemgenix	\$3,500,000	
	Duchenne Muscular Dystrophy (DMD)	Elevidys	\$3,200,000	
	Sickle Cell Disease	Casgevy	\$2,200,000	
		Lyfgenia	\$3,100,000	
	Metachromatic Leukodystrophy (MLD)	Lenmeldy	\$4,250,000	
	Multiple Myeloma	Abecma**	\$528,312	
		Carvykti**	\$555,310	
	Congenital Athymia	Rethymic**	\$2,811,385	
	Metastatic Synovial Sarcoma	Tecelra**	\$727,000	
	Idiopathic Macular Telangiectasia Type 2 (MacTel)	Encelto	\$400,000	
	L Amino Acid Decarboxylase (AADC) Deficiency	Kebilidi	\$3,950,000	
Recessive Dystrophic Epidermolysis Bullosa	Zevaskyn	\$3,100,000		

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

\*\*Cell Therapies.

## 2026 Program Enhancement

### Access Exclusive Emerging Therapy Solutions (ETS) Center of Excellence (COE) Savings

Included in this program, all GTS groups can opt to include the ETS COE in their plan document, unlocking contracted rates for all FDA-approved gene and cell therapies. This encompasses both therapy and administration costs, resulting in substantial savings, with ETS offering recommended SPD language to facilitate this benefit.

Note: Not all TPAs may allow their clients to incorporate this functionality.

## The Impact of GTS: A Tale of Two Outcomes

### Therapy Received: Zolgensma

#### With GTS (2023)

**Employer Type:** Municipality  
**Lives:** 5,000  
**Renewal Date:** 1/1  
**Specific Deductible:** \$800,000  
**Prior Plan Year:** SL bundled  
**Current Plan Year:** SL unbundled  
**Allowed Charges:** \$2,254,810  
**Specific Deductible:** \$800,000  
**Stop Loss Paid:** \$1,454,810  
**Employer Renewal:** 0% increase  
**Lasers Issued:** 0



Maximum Benefit

**\$2,200,000**



Employer Reimbursed

**\$800,000**



SL Carrier Reimbursed

**\$1,400,000**



SL Carrier Net Paid

**\$54,810**

**Treatment Administered:** 5/2023  
**Reimbursement funded within 30 days of the paid claim.**

#### Without GTS (2024)

**Employer Type:** Technology Company  
**Lives:** 201-500  
**Renewal Date:** 5/1  
**Specific Deductible:** \$100,000  
**Prior Plan Year:** SL Unbundled  
**Current Plan Year:** SL Unbundled  
**Allowed Charges:** \$2,319,079  
**Specific Deductible:** \$100,000  
**Stop Loss Paid:** \$2,219,079  
**Employer Renewal:** 33% increase  
**Lasers Issued:** 1\*



Maximum Benefit

**n/a**



Employer Reimbursed

**\$0**



SL Carrier Reimbursed

**\$0**



SL Carrier Net Paid

**\$2,219,079**

\*Laser unrelated to the Zolgensma case.

Reach out to your Amwins Sales Representative to learn more and discuss our programs, including GTS!

For all renewing clients, we have upgraded your coverage to GTS-18 in your recent renewal proposal.