















Cell and Gene Therapy Access Channels: Buy and Bill vs. Specialty Pharmacy

Cell and gene therapies (CGTs) are among the most complex medicines to commercialize. Each product is highly individualized, high-cost density, and logistically complex. For the treatment centers that administer these products, the process of purchasing these therapies brings its own set of challenges.

Treatment centers have historically purchased therapies through the Buy and Bill channel. However, as more CGTs come to market, a growing number of treatment centers are selecting to partner with a Specialty Pharmacy channel.

Below, we break down the major differences between **Buy and Bill** and the **Specialty Pharmacy** channel, and highlight the implications of each on finances and risk management.

	Ordering Therapy	Insurance Verification Managing prior authorizations, coordinating financial assistance for patients, and securing the path to payment	Purchasing and Managing Reimbursement Submitting the insurance claim and managing payer follow-up	Financial Implications Assumes upfront cost and bears risk of delayed or denied reimbursement	Administration
Buy and Bill Model	 TREATMENT CENTER	 TREATMENT CENTER	 TREATMENT CENTER	 TREATMENT CENTER	 TREATMENT CENTER
Specialty Pharmacy Model	 TREATMENT CENTER	 SPECIALTY PHARMACY	 SPECIALTY PHARMACY	 SPECIALTY PHARMACY	 TREATMENT CENTER

Key Differences	Reimbursement	Cash Flow Considerations
Buy and Bill Model	 Treatment center submits reimbursement claims for both the cost of the drug and ancillary services associated with treatment	 Treatment center must make an upfront capital investment. Reimbursement delays may impact cash flow
Specialty Pharmacy Model	 Treatment center submits reimbursement claim ONLY for ancillary services associated with treatment	 Little or no cash flow impact

Why is the Specialty Pharmacy channel gaining traction?

As more CGTs reach commercialization and treatment centers purchase more products, the financial burden compounds, creating a “stacking effect” that may be unsustainable for many institutions. This has the potential to limit the number of patients who can receive therapy while a treatment center waits for reimbursement.

Many sites of care may not have the capital and financial flexibility to maintain a CGT program over the long term—and the challenge may grow more acute as therapies for larger patient populations come to market. Treatment centers need new options that enable them to maintain access to novel therapies, while minimizing financial risk.

What does this mean for Biopharma companies launching CGTs?

Biopharma companies increasingly offer both a Buy and Bill model and a Specialty Pharmacy model to help accelerate adoption and expand patient access to CGT products. Channel optionality is a win-win. Treatment centers are empowered to select the model that fits their operational and financial needs—and is sustainable over time. Biopharma companies can expand their treatment networks quickly, ultimately driving faster therapy uptake.



Reach out to us at inspirogene.com to learn more about how InspiroGene can support your CGT product with a specialty pharmacy channel strategy.

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