

Sharing Negotiated Discounts Could Save Patients More than \$800 Annually and Would Increase Premiums About 1 percent.

Negotiations between biopharmaceutical companies and health plans result in significant rebates.



\$145 - \$800+

Annually

Access to negotiated discounts at the pharmacy could save certain commercially insured patients with high deductibles and coinsurance hundreds of dollars annually.

Sharing all of the negotiated rebates with patients would increase premiums **1 percent or less.**



Mary has diabetes and is enrolled in a high-deductible health plan with a copay. She spends **\$1,000 annually** out of pocket on her medical and pharmacy expenses. She would save approximately **\$359 annually.**



Kevin has diabetes along with several other health conditions and is enrolled in a high-deductible health plan with coinsurance. He spends **\$5,000 annually** out of pocket on his medical and pharmacy expenses. He would save about **\$800 annually.**



Joe has chronic respiratory disease and is enrolled in a high-deductible health plan with coinsurance. He always reaches his maximum out-of-pocket limit on his medical and pharmacy expenses early in the year. He would save **\$204 per month** until he meets his deductible and then **\$41 per month** until he reaches his out-of-pocket maximum, allowing him to spread his costs throughout the year.



Why not let patients benefit?