

Patient Experience Survey: Insurer- and PBM-Imposed Barriers Stand Between Patients and Health Care

Out-of-pocket (OOP) costs continue to drive affordability challenges for too many insured Americans, especially among the most vulnerable.

#1 Issue: Coverage out-of-pocket costs

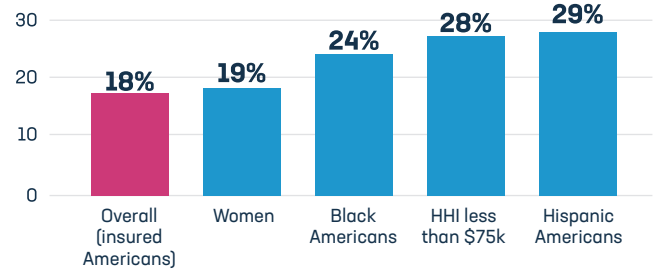
- Out-of-pocket costs such as copays, deductibles, coinsurance and out-of-network charges are the most important health care issue to insured Americans¹

#1 OOP cost concern: Deductibles

- 44% of insured Americans say their deductible is the main reason it's difficult to afford health care out-of-pocket expenses

Disproportionate Impact of Unaffordable OOP Costs

% of insured Americans who find their out-of-pocket costs more than they could afford by subgroup



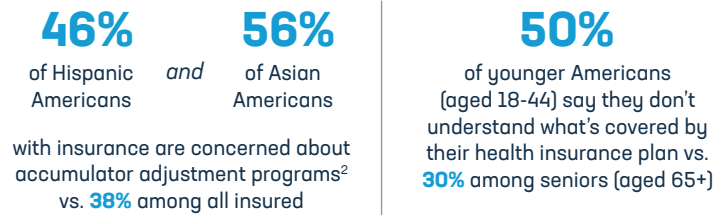
Q: My out-of-pocket costs are more than I could afford if I had a major medical event or was diagnosed with a chronic illness today. Even though I have insurance I can't afford to get health care if I were to be seriously ill.
Source: Patient Experience Survey, January 2023
N = 1,945 insured Americans

Insurer- and PBM-imposed barriers impact and cause concern for insured Americans.

40% say they have trouble navigating their health insurance

- 23% of insured Americans taking prescription medicines self-report experiencing at least one form of utilization management in the last 12 months
- And 31% report facing at least one adherence issue in the last 12 months

Vulnerable Populations Disproportionately Affected



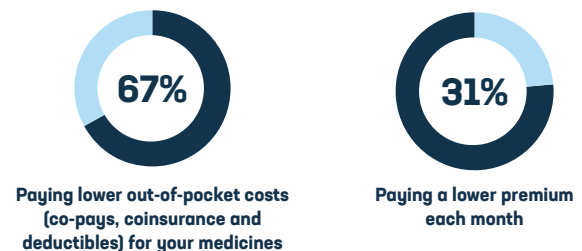
Insured Americans support policy reforms that lower OOP costs and make their coverage more transparent and predictable.

Top rated solutions to improve health insurance coverage:

1. Reduce the burden of deductibles by requiring insurance plans to cover more products and services without a deductible (35% selected among their top 2 solutions)
2. Limits on out-of-pocket costs (29%)
3. More transparency with costs (27%)

2:1 Preference for Lower OOPs vs. Premiums

% of insured Americans who say most important



Q: Thinking specifically about your prescription drug coverage, which is the most important to you?
Source: Patient Experience Survey, January 2023
N = 1,945 insured Americans

PhRMA's Patient Experience Survey (PES) is a research initiative designed to explore the barriers patients face in accessing health care and prescription medicines. This survey of 2,097 Americans, including 1,945 with insurance, was conducted December 14-29, 2022 by Ipsos using the probability-based KnowledgePanel[®]. For more information, visit phrma.org/polling.

1 A plurality (29%) of insured Americans selected this option among a list of 10 health care issues, including "something else."
2 An accumulator adjustment program is when an insurance company does not count copay assistance from a pharmaceutical company toward the deductible and annual maximum out-of-pocket costs.