Insurers Shift Medicine Costs to Patients with Complex Illnesses Like Cancer

Patients with deductibles or coinsurance often pay significantly more out of pocket for cancer medicines than patients with fixed copays. Manufacturer cost-sharing assistance plays an important role in helping ensure commercially insured patients with cancer can access their medicines.

Patients with deductibles and coinsurance taking brand cancer medicines paid 25x more out of pocket in 2019, on average, compared to patients with only fixed copays.

As a cancer patient, I can tell you firsthand that insurance companies will try to manipulate the system anyway they can in order to try to shift as much cost as they can back to patients."

– Shannon Beckwith, Patient with Plasma Cell Leukemia, New York

Patients who used cost-sharing assistance for brand cancer medicines saved an average of $1,695 in 2019. Without this assistance, their average out-of-pocket costs would have been more than 4x higher.

Nearly 1 in 3 patients taking brand cancer medicines used manufacturer cost-sharing assistance to lower their out-of-pocket costs in 2019.

Insurers shouldn’t shift the cost of care to patients with chronic and complex diseases, like cancer. Instead, health plans and pharmacy benefit managers should count cost-sharing assistance towards patient deductibles and out-of-pocket maximums.


For more on this analysis, see the full report.