

# Sharing Negotiated Discounts Could Save Some Michigan Patients \$1,000 at the Pharmacy Counter

Negotiations between biopharmaceutical companies and health plans result in significant rebates



Some Michigan patients could save

**\$1,000+**  
annually

For certain commercially insured Michigan patients with high deductibles and coinsurance, access to negotiated discounts at the pharmacy could save them hundreds of dollars annually

Sharing all of the negotiated rebates and discounts with patients may increase premiums **1 percent or less\***



Name: Sarah

Disease Type: Diabetes

Plan Type: High deductible health plan with coinsurance

Out-of-pocket Costs:  
**\$5,000 Annually**

Amount Saved if Middlemen Shared the Savings:

**\$1,740 Annually**



Name: James

Disease Type: Diabetes

Plan Type: High deductible health plan with coinsurance

Out-of-pocket Costs:  
**\$460 Monthly**

Amount Saved if Middlemen Shared the Savings:

**\$145 Monthly**



Name: Eric

Disease Type: Chronic Respiratory Disease

Plan Type: High deductible health plan with coinsurance

Out-of-pocket Costs:  
**\$4,500 Annually**

Amount Saved if Middlemen Shared the Savings:

**\$590 Annually**



**Michigan patients share the cost, they should share the savings.**

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**P/RMA**

\* Depending on plan design and other factors