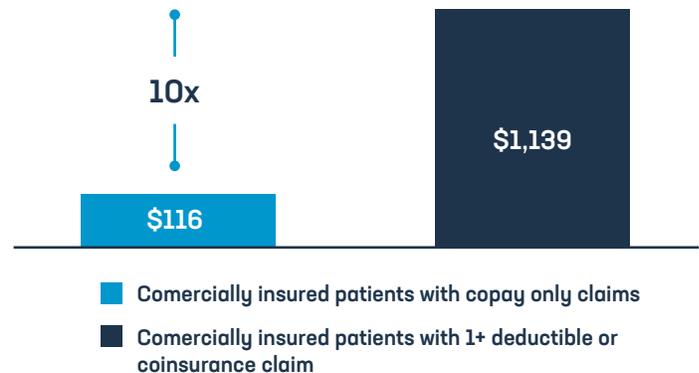


Middlemen Shift Medicine Costs to Patients with Complex Illnesses Like Cancer

Patients with deductibles or coinsurance often pay significantly more out of pocket for cancer medicines than patients with fixed copays. Copay assistance provided by manufacturers plays an important role in helping to ensure people with cancer who have commercial health insurance can access their medicines.

Patients with deductibles and coinsurance taking brand cancer medicines paid **10x more** out of pocket in 2021, 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, Patient with Plasma Cell Leukemia, New York

Patients filling a new brand cancer medicine in the deductible are **2x more** likely to abandon their medicine at the pharmacy counter compared to patients filling their prescription with a copay.

People who used copay assistance for brand cancer medicines saved an average of \$1,708 in 2021. Without this assistance, average out-of-pocket costs would have been **2.5x higher**.



Patients need policies that protect copay assistance so that health insurers and PBMs are no longer able to limit how much assistance can help patients at the pharmacy counter.

When you're sick, you should be battling your illness—not battling middlemen. Learn more at PhRMA.org/Middlemen.

Source:

PhRMA. “Faced with High Cost Sharing for Brand Medicines, Many Commercially Insured Patients with Chronic Conditions Use Manufacturer Copay Assistance,” February 2023.

For more on this analysis, see the **full report**.