The most shocking part of the entire process was learning from my doctor that this kind of treatment delay due to cost was entirely normal for patients. The insurance companies have such a hold on patients through deductibles and other expenses, that they end up forcing patients to miss out on actively fighting their disease. 

~ Rita Anderson, Breast Cancer

**Financial Non-adherence:**

An issue commonly referred to as “financial non-adherence” is when high prescription copays and other out-of-pocket fees impact patients’ use of medications.

In recent years, health plans have shifted more and more of the costs for prescription drugs onto patients.

50% of cancer patients

Abandoned prescriptions out of those with the highest out-of-pocket costs

(Doshi, Jalpa A., et al., 2017)

**OUT-OF-POCKET COSTS KEEP GOING UP:**

Patients face higher copays or coinsurance rates to fill prescriptions and must reach a higher deductible before insurance covers part of the cost.

**ONE STUDY FOUND THAT PRESCRIPTIONS WITH $40-$50 copays were 3-5x more likely to be abandoned at the pharmacy than prescriptions with NO copays.**

(Shrank, William H., et al., 2010)

**EMPLOYERS CAN** help curb financial non-adherence by choosing benefit plans that avoid high copays and other cost-sharing burdens, particularly for drugs that manage chronic conditions and serious illnesses like cancer.

Scan the QR code to view a short video about financial non-adherence. Also available at BetterRxBenefits.org