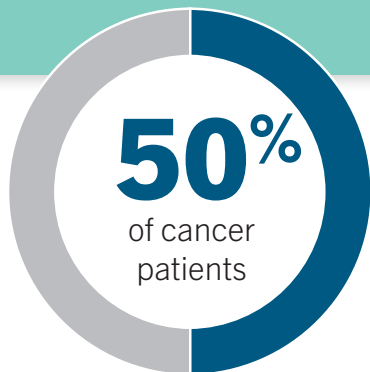


Financial Non-adherence:

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.



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

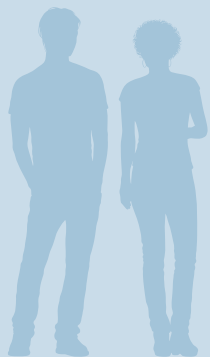
(Doshi, Jalpa A., et al., 2017)

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.

Many patients took steps to reduce their healthcare costs:



- 39%** Skipped doctors' appointments
- 38%** Postponed or did not fill prescriptions
- 34%** Skipped doses of prescribed drugs
- 30%** Ordered medication from non-US sources
- 31%** Cut pills in half

(CancerCare Patient Access and Engagement Report, 2016)

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)

“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*

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



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