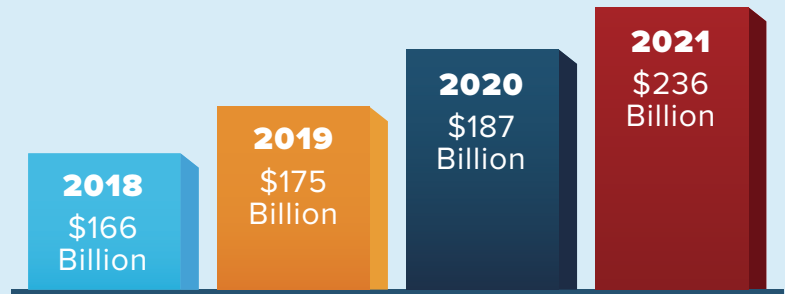


State Policies Could Save Patients Nearly \$1,000 Annually on Their Medicines.

Negotiations between pharmaceutical companies, health insurers and pharmacy benefit managers result in significant rebates and discounts, which totaled \$236 billion in 2021.



Passing state legislation requiring insurers and pharmacy benefit managers to share negotiated discounts and rebates at the pharmacy counter could save some patients nearly **\$1,000 each year.**

While sharing negotiated rebates and discounts with patients could increase premiums 0.6% or less, it would **save patients money.**



Mary has an auto-immune disease and is enrolled in a high deductible health plan with coinsurance for medicine. She spends **\$1500 annually out of pocket** and would save about **\$200 a year.**



Kevin has diabetes and chronic respiratory disease and is enrolled in a high deductible health plan with a copay for medicine. He spends **\$2000 out of pocket annually** and would save about **\$945 a year.**



Joe has diabetes and cardiovascular disease and is enrolled in a preferred provider organization plan with coinsurance for medicine. He spends **\$4000 out of pocket annually** and would save about **\$777 a year.**



Why not let patients benefit?

[PhRMA.org/Patients-Pay-Less](https://www.phrma.org/Patients-Pay-Less)

Source: Milliman. Measuring the Impact of Point of Sale Rebates on the Commercial Health Insurance Market. January 2022.
<https://www.milliman.com/en/insight/Measuring-impact-point-of-sale-rebates-commercial-health-insurance-market-january-2022>