



**BEATING
CANCER
IS IN
OUR BLOOD.**

**RX COST
SHARE: A
MODEL IN
PATIENT
PROTECTIONS**

- Dave Almeida, Regional Director- State Government Affairs



THE LEUKEMIA & LYMPHOMA SOCIETY

The Leukemia & Lymphoma Society represents the over 1.3 million blood cancer patients and survivors across the United States. Our mission is to cure leukemia, lymphoma, Hodgkin's disease and myeloma and improve the quality of life for patients and their families.



THE PROBLEM:

- Out-of-pocket cost sharing for prescriptions is too high for many patients to access the medication they need.
- Compounded by other benefit design features, such as co-insurance and high deductibles.
- Copays

In Kentucky:

- **909,893** state regulated lives.
- **40%** is the average coinsurance for specialty drugs in silver plans.
- **86%** of plans require that the patient meet a combined deductible for specialty drugs.



THE SOLUTION: AFFORDABILITY AND PREDICTABILITY

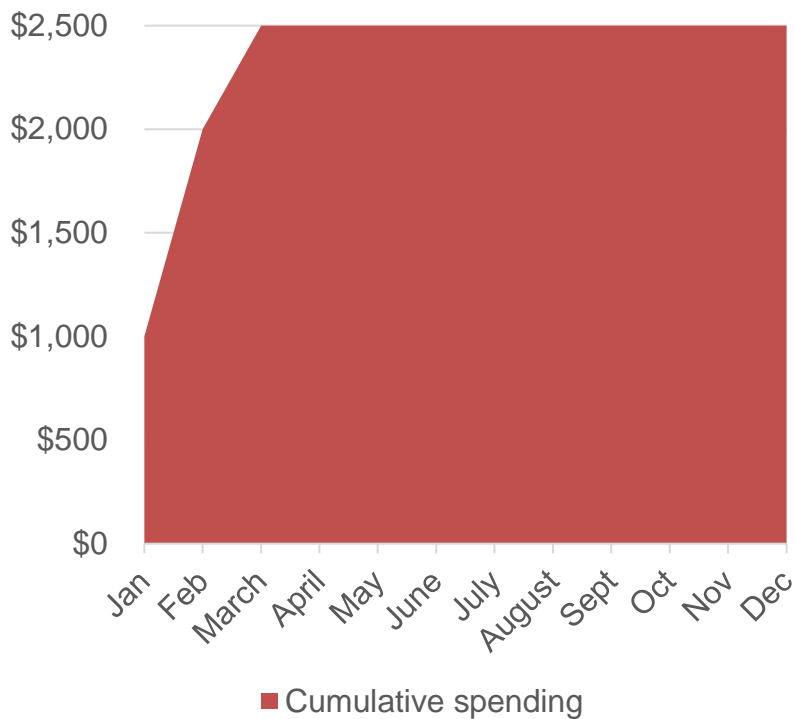
- Applies **pre-deductible**
- **Copay caps: \$100** silver/gold/platinum, **\$150** bronze (per script per month)
- Applies to **all carriers** in the individual market and small market.
- If an insurer offers more than one health plan in the individual market or the small group market, or both the individual market and the small group market, the insurer shall ensure that **at least 50%** of the plans meet the copay caps.

PATIENT IMPACT ANALYSIS

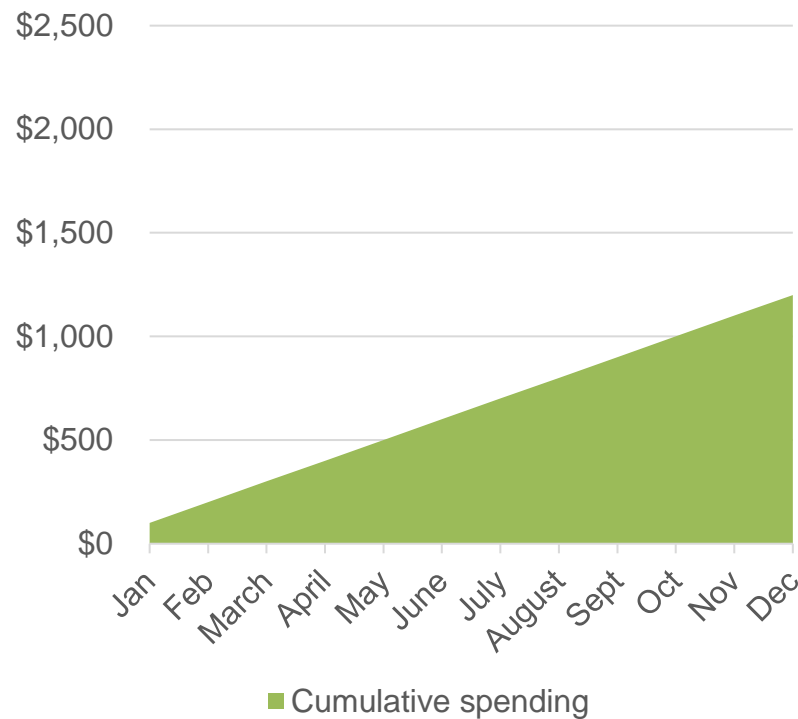
Without protections, patients pay full costs until they max out their deductible

With protections, per-prescription spending is steady and predictable

Without protections



With protections





QUESTIONS?

We have one goal: A world without blood cancers

