

Sharing Negotiated Discounts Could Save Some Patients Almost \$1000 Annually and May Only Increase Member Premiums About 0.6 Percent.

Negotiation between biopharmaceutical companies and pharmacy benefit managers/health insurers results in significant rebates.



Legislation to require insurers and pharmacy benefit managers to share negotiated discounts and rebates at the pharmacy counter could save some patients **\$900+ annually**.

Sharing all of the negotiated rebates with patients may increase member premiums **0.6 percent or less**.



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 cardio 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 cardio respiratory disease and is enrolled in a preferred provider organization plan with coinsurance for medicine, spends **\$4000 out of pocket annually**, and will save about **\$777 a year**.



Why not let patients benefit?

[Phrma.org/BetterWay](https://www.phrma.org/BetterWay)

Source: Milliman. Measuring the Impact of Point of Sale Rebates on the Commercial Health Insurance Market. July 2021. <https://www.milliman.com/-/media/milliman/pdfs/2021-articles/7-6-21-measuring-the-impact-of-point-of-sale-rebates.ashx>