



Even with insurance, patients with psoriatic disease face high out-of-pocket costs

Psoriatic disease is a chronic, immune-mediated disease that affects 3% of the US population. While there is no cure, developments in cutting edge treatments allow many patients with moderate-to-severe psoriasis to effectively control their disease. Unfortunately, high out-of-pocket costs prevent many patients from accessing these treatment options.

OOP Cost Patient Burden

In 2018, the National Psoriasis Foundation conducted a patient survey and asked about out-of-pocket costs. Among patients taking biologic medications with commercial insurance:



A recent study* showed that **18% abandoned** their biologic prescription when **OOP costs > \$100**

Types of OOP costs

Deductibles: a set amount enrollees pay before insurance coverage begins

*High deductible health plans have deductibles over \$1,350 for individuals or \$2700 for families

Coinsurance: enrollees pay a percentage of the medication's list price (unpredictable cost)

*Average coinsurance was 36% for specialty drugs (like biologics) on silver plans in 2017

Out-Of-Pocket Maximum: The most enrollees have to pay before the plan covers 100% of the costs

*2018 Marketplace plan OOP limits: \$7,350 for individuals and \$14,700 for families

Policy options for high OOP costs

To address:	High upfront costs (deductible)	Unpredictable costs (coinsurance)	High OOP maximum
States could create:	Per prescription OOP limits Already passed in CA, DE, LA, MD, DC	Copay only plans Already passed in CO and MT	Annual OOP limits Already passed in ME and VT