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.

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:

- **Copay Card**: use manufacturer assistance - 54%
- **experience financial strain**: 45%

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

42% Pay over $100 in OOP costs/month

**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 $2,700 for families*

- **Coinsurance**: enrollees pays 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


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