Patient Experience Survey: Insurer- and PBM-Imposed Barriers Stand Between Patients and Health Care

Out-of-pocket (OOP) costs continue to drive affordability challenges for too many insured Americans, especially among the most vulnerable.

**#1 Issue: Coverage out-of-pocket costs**
- Out-of-pocket costs such as copays, deductibles, coinsurance and out-of-network charges are the most important health care issue to insured Americans.

**#1 OOP cost concern: Deductibles**
- 44% of insured Americans say their deductible is the main reason it’s difficult to afford health care out-of-pocket expenses.

PhRMA’s Patient Experience Survey (PES) is a research initiative designed to explore the barriers patients face in accessing health care and prescription medicines. This survey of 2,097 Americans, including 1,945 with insurance, was conducted December 14-29, 2022 by Ipsos using the probability-based KnowledgePanel®. For more information, visit phrma.org/polling.

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**Disproportionate Impact of Unaffordable OOP Costs**

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<th>% of insured Americans who find their out-of-pocket costs more than they could afford by subgroup</th>
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<td><strong>Overall (insured Americans)</strong></td>
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<tr>
<td><strong>Women</strong></td>
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<tr>
<td><strong>Black Americans</strong></td>
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<td><strong>HHI less than $75k</strong></td>
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<td><strong>Hispanic Americans</strong></td>
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<td>18%</td>
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Q: My out-of-pocket costs are more than I could afford if I had a major medical event or was diagnosed with a chronic illness today. Even though I have insurance I can’t afford to get health care if I were to be seriously ill.
Source: Patient Experience Survey, January 2023
N = 1,945 insured Americans

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**Vulnerable Populations Disproportionately Affected**

- **46%** of Hispanic Americans
- **56%** of Asian Americans
- **50%** of younger Americans (aged 18-44) say they don’t understand what’s covered by their health insurance plan vs. **38%** among all insured

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**Insured Americans support policy reforms that lower OOP costs and make their coverage more transparent and predictable.**

**Top rated solutions to improve health insurance coverage:**
1. Reduce the burden of deductibles by requiring insurance plans to cover more products and services without a deductible (35% selected among their top 2 solutions)
2. Limits on out-of-pocket costs (29%)
3. More transparency with costs (27%)

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1 A plurality (29%) of insured Americans selected this option among a list of 10 health care issues, including “something else.”
2 An accumulator adjustment program is when an insurance company does not count copay assistance from a pharmaceutical company toward the deductible and annual maximum out-of-pocket costs.