

# Patient Experience Survey: Protecting Lifelines to Access and Innovation

## Key Findings

According to the latest [Patient Experience Survey](#), insured Americans overwhelmingly say they believe that insurance should provide affordable access to health care (93%), yet only a third (34%) say they believe it currently delivers. The 5,000-person survey, representative of the U.S. adult population and conducted with Ipsos, shows how insured Americans face the repercussions of insurer and pharmacy benefit manager (PBM) practices, including unaffordable out-of-pocket costs, access barriers and risks to future innovative treatments.

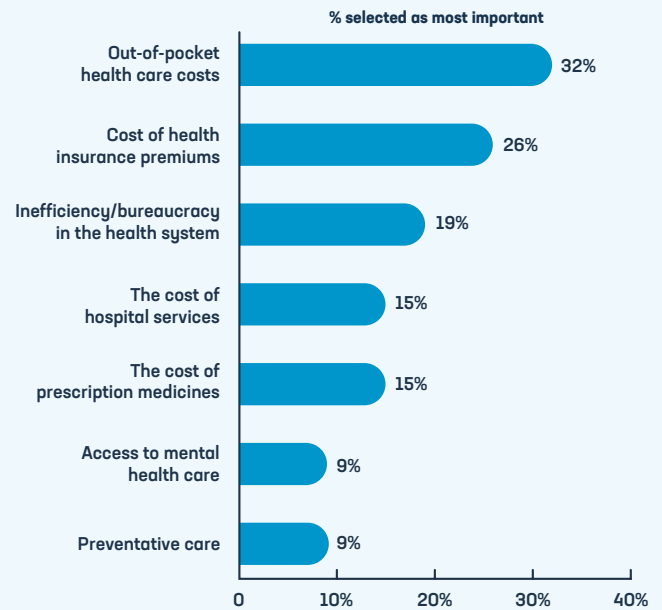
### Even with insurance, Americans struggle with affording health care costs.

- The most important health care issue for insured Americans is out-of-pocket health care costs, such as copays, deductibles, coinsurance and out-of-network charges (see figure).
- In fact, more insured Americans say they are concerned about their ability to afford their health care out-of-pocket costs (57%) than those who are concerned about affording expenses like the costs of healthy food (45%) or transportation (40%).
- And one in five (19%) insured Americans say their health care out-of-pocket costs would be more than they could afford if they had a major unexpected medical event or were newly diagnosed with a chronic illness.

### Health insurer- and PBM-imposed practices put insured Americans' health care access at risk.

- Three in 10 (29%) insured Americans taking prescription medicines report being subject to utilization management practices, such as prior authorization, which restrict access.
- Looking at specific practices, 22% of insured Americans report being subject to prior authorization in the past year and 20% report facing a formulary exclusion.
- Practices that hinder access to medicines may be most concerning for patients with a chronic disease, who are disproportionately impacted by medication access restrictions (see figure).

## OOP Health Care Costs Are #1 Health Care Issue

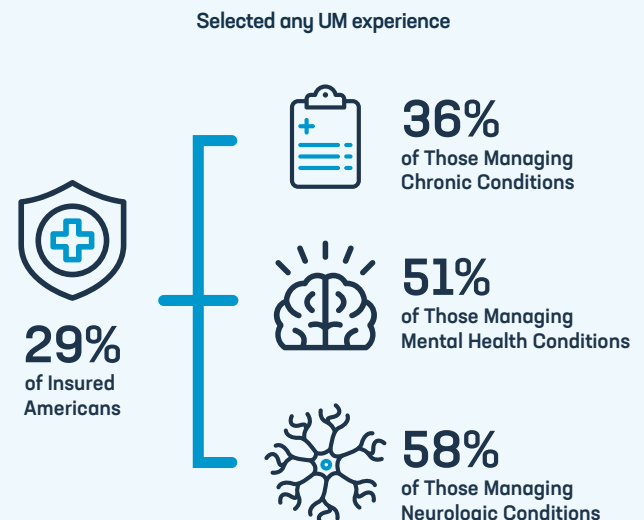


Q: From the following list, which health care issue is most important to you? (Only top items displayed.)

Base: 4,823 insured Americans

Source: Patient Experience Survey, April 4 - 17, 2023

## Insurance Barriers, Such as UM, Stand Between Patients and Their Medicines



Q: Have any of the following happened to you or your family over the past year (12 months)? I had to wait for my insurer to provide prior authorization for a medicine my doctor prescribed; I had to try and fail on another medicine before getting the medicine my doctor originally prescribed (also known as "step therapy"); or my insurance company set a maximum limit on the total amount of a prescription medication that could be dispensed at one time.

Base: 3,443 insured Americans taking prescription medicines

Source: Patient Experience Survey, April 4 - 17, 2023

## Insured Americans support policy reforms that lower their out-of-pocket costs and increase predictability and transparency.

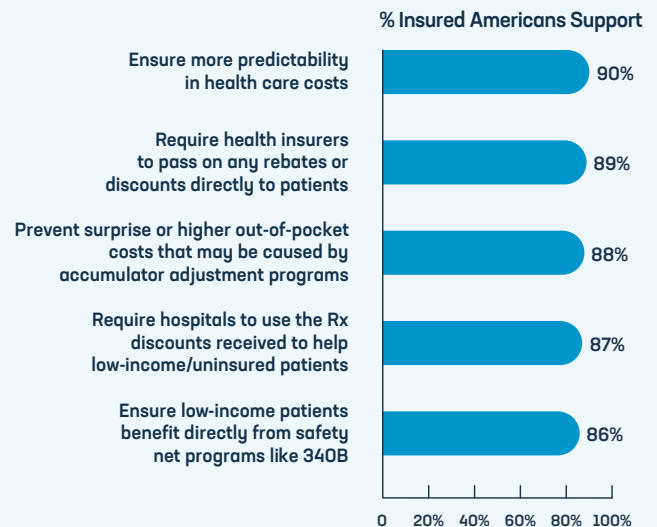
- Insured Americans agree on reforms to address these challenges and barriers, including lowering out-of-pocket costs, increasing transparency and limiting cost-related surprises by increasing predictability (see figure).
- 84% of insured Americans agree Congress should rein in tactics by insurers and their PBMs that drive up health care costs and make it harder for people to get the medicines they need.



*Insurance companies and their PBMs often pocket discounts issued by pharmaceutical companies. It would be such a huge help if those savings were shared with me at the pharmacy.*

**- Barb C., Michigan**

## Overwhelming Support for Patient-Centered Policies



*Q: For each, please indicate whether you strongly support, somewhat support, somewhat oppose, or strongly oppose the policy... (Not all options displayed.)*

Base: 4,823 insured Americans

Source: Patient Experience Survey, April 4 - 17, 2023

## About the Patient Experience Survey

PhRMA's Patient Experience Survey (PES) is a research initiative designed to explore the barriers patients face in accessing health care and prescription medicines. Launched in 2021, the survey reports the lived experiences of 5,152 Americans, including 4,823 with insurance. The research aims to understand how patients engage with the health care system, uncover the real, practical challenges Americans face around access and affordability and identify solutions that could make a meaningful difference.

*Patient Experience Survey: Protecting Lifelines to Access and Innovation* is the fourth report of the PES. This report notes the repercussions of insurer- and PBM-imposed practices that drive up health care costs, put up barriers that stand between patients and their medicines and jeopardize access to innovation.

The full methodology and detailed findings can be found at [phrma.org](https://www.phrma.org).

