The Patient Experience in Context

Spring 2023
Overview of the Patient Experience Survey: Protecting Lifelines to Access and Innovation

1. Health Insurance Isn’t Working As It Should

Out-of-pocket costs, deductibles and even debt frustrate Americans

2. Insurer- and PBM-Imposed Practices Put Patient Lifelines at Risk

Insurers and PBMs stand between patients and medicines, and jeopardize access to new and innovative medicines

3. Americans Value Innovation, Patient-Focused Policies

Overwhelming majorities of Americans want to hold insurers and PBMs accountable and lower costs for patients
Americans Say Insurance Isn’t Working Like it Should

93% agree

Insurance should work for everyone by providing affordable access to health care, when it’s needed

34% agree

Insurance currently provides everyone with affordable access to health care, when it’s needed

Q: For each of the following statements, please indicate if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree.
Out-of-Pocket Costs are the Health Care Priority

<table>
<thead>
<tr>
<th>Health Care Issue</th>
<th>% Selected</th>
</tr>
</thead>
<tbody>
<tr>
<td>Out-of-pocket health care costs (e.g., deductibles, coinsurance, etc.)</td>
<td>32%</td>
</tr>
<tr>
<td>Cost of health insurance premiums</td>
<td>26%</td>
</tr>
<tr>
<td>Inefficiency/bureaucracy in the health system</td>
<td>19%</td>
</tr>
<tr>
<td>The cost of hospital services</td>
<td>15%</td>
</tr>
<tr>
<td>The cost of prescription medicines</td>
<td>15%</td>
</tr>
<tr>
<td>Preventive care</td>
<td>9%</td>
</tr>
<tr>
<td>Access to mental health care</td>
<td>9%</td>
</tr>
</tbody>
</table>

Source: Patient Experience Survey, April 2023 N = 4,823 insured Americans

Q: From the following list, which health care issue is most important to you? You may select up to two. (Note: only top items displayed)
One in Five Americans Feel Unable to Afford OOP Costs, Even With Insurance

Q: Which of the following comes closest to describing your situation with respect to out-of-pocket health care costs…

- My out-of-pocket costs are affordable
- My out-of-pocket costs are expensive
- My out-of-pocket costs are more than I could afford

% who self-report their health care out-of-pocket costs are more than they could afford

- Insured Americans: 19%
- Women: 22%
- Black Americans: 23%
- LGBTQ+ Americans: 26%
- Hispanic Americans: 27%
- Caregivers: 28%
- Rural Americans: 38%

Source: Patient Experience Survey, April 2023 N = 4,823 insured Americans
Deductibles are Most Common Cost Burden

Reasons insured Americans find it difficult to afford their OOP costs

- 39% cite deductibles
- 25% cite copays
- 16% cite coinsurance
- 18% cite Svc/Rx Not Covered

Q: What is the main reason it is difficult to afford your health care out-of-pocket expenses?

Source: Patient Experience Survey, April 2023 N = 662 insured Americans who find it difficult to afford costs
Too Many Insured Americans are Saddled With Medical Debt

% “yes” to having any outstanding debt for medical expenses: 17%

- Black Americans: 25%
- HHI less than $75k: 23%
- Chronic disease patients: 22%

Q: Do you currently have any outstanding debt for medical expenses?

% selected as part of outstanding medical debt:
- Hospital bills: 59%
- Doctor bills: 57%
- Diagnostic tests: 42%
- Dental care: 18%
- Another medical service: 12%
- Prescription medicines: 8%

Q: Which health care expenses do you owe money for as part of your total outstanding medical debt? (Note: not all items displayed)

Source: Patient Experience Survey, April 2023 N = 4,823 insured Americans and N = 747 insured Americans with debt
Insurers and PBMs Regularly Restrict and Delay Access

Insurance Barriers and Adherence Incidence

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>38%</td>
<td>Faced insurance barrier</td>
</tr>
<tr>
<td>18%</td>
<td>Faced multiple</td>
</tr>
<tr>
<td>34%</td>
<td>Had adherence issue</td>
</tr>
<tr>
<td>17%</td>
<td>Had multiple issues</td>
</tr>
</tbody>
</table>

Source: Patient Experience Survey, April 2023 N = 3,443 Rx Patients

Concern Around Insurance Barriers

56% of Rx patients are concerned a doctor-prescribed medicine wouldn’t be covered

51% of Rx patients are concerned they would have to wait for their insurer to provide prior authorization

Q: Have any of the following happened to you or your family over the past year (12 months)?
Accumulator Adjustment Programs Put Medicines Financially Out of Reach for Many

Q: In the last two years have you or a member of your household used patient cost-sharing assistance, such as a copay coupon from a pharmaceutical company, to reduce your prescription medicine out-of-pocket costs?  
- Yes – me: 9%  
- Yes – another in household: 8%

58% of those in households receiving assistance would have difficulty affording Rx without patient assistance.

Q: If the patient cost-sharing assistance, such as a copay coupon, that you/your family member received did not count towards your deductible, would you still be able to afford your medication(s) once the patient cost-sharing assistance for those medicines is exhausted?  
- Say they could not afford Rx: 21%  
- Say it would be financially difficult to afford Rx: 37%  
- Say they still could afford Rx: 41%

Source: Patient Experience Survey, April 2023 N = 4,823 insured Americans and N = 665 Rx Patients with patient assistance in household.
Insurer- and PBM-Imposed Practices Impact Patient Outlooks

53% of insured Americans can’t anticipate what they’ll pay for health care services even if they are covered by their health insurance plan.

Those who are:

- Aged 18 – 44 (60%)
- LGBTQ+ (60%)
- Parents (58%)
- In commercial insurance (57%)

are more likely to say they can’t anticipate what they’ll pay for services.

Source: Patient Experience Survey, April 2023 N = 4,823 insured Americans
Patients Want More Innovation; Nearly a Quarter Say There Aren’t Enough Options to Treat Their Condition

% say “not enough” among patients managing conditions

- Autoimmune: 38%
- Cancer: 30%
- Mental Health: 36%
- Neurologic: 39%

Just right: 39%
Too much: 38%
Not enough: 36%

Q: Thinking about any health condition(s) that you manage, how would you characterize the availability of medicines that treat your condition?
Patients Value Innovation; Rx Patients See Multiple Benefits in Pill and Tablet Medicines

Source: Patient Experience Survey, April 2023 N = 3,340 Rx Patients who take pill/tablet

Q: Thinking about the prescription medicine(s) you take in pill or tablet form…Please indicate if you strongly agree, somewhat agree or strongly disagree with each of the following statements…

- Ease: 98%
- Portability: 98%
- Convenience: 97%
## Americans Want More Accountability in Health Care

### Source: Patient Experience Survey, April 2023 N = 4,823 insured Americans

<table>
<thead>
<tr>
<th>Statement</th>
<th>% Strongly / Somewhat Agree</th>
<th>% Somewhat Disagree</th>
<th>% Strongly Disagree</th>
<th>Total Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>Doctors (not insurers) should determine Rx clinically appropriate</td>
<td>68%</td>
<td>25%</td>
<td>0%</td>
<td>93%</td>
</tr>
<tr>
<td>Hospitals should be subject to transparency/oversight</td>
<td>59%</td>
<td>33%</td>
<td>0%</td>
<td>92%</td>
</tr>
<tr>
<td>It’s wrong that I pay more than my insurer or PBM</td>
<td>55%</td>
<td>33%</td>
<td>0%</td>
<td>88%</td>
</tr>
<tr>
<td>Congress should rein in insurer/PBM tactics</td>
<td>51%</td>
<td>33%</td>
<td>0%</td>
<td>84%</td>
</tr>
</tbody>
</table>

Q: For each of the following statements, please indicate if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree.
Americans Overwhelmingly Support Patient-Centered Policy

<table>
<thead>
<tr>
<th>Policy Description</th>
<th>% Strongly / Somewhat Support</th>
<th>Total Support</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ensure more predictability to know monthly costs</td>
<td>52%</td>
<td>90%</td>
</tr>
<tr>
<td>Require hospitals to be more transparent on mark ups</td>
<td>61%</td>
<td>90%</td>
</tr>
<tr>
<td>Require insurers to pass on Rx rebates at pharmacy</td>
<td>53%</td>
<td>89%</td>
</tr>
<tr>
<td>Ensure copay assistance counts toward plan deductibles</td>
<td>44%</td>
<td>88%</td>
</tr>
<tr>
<td>Require hospitals to use discounts on low income and uninsured patients</td>
<td>53%</td>
<td>87%</td>
</tr>
</tbody>
</table>

Source: Patient Experience Survey, April 2023 N = 4,823 insured Americans
Approach and Methodology

Ipsos KnowledgePanel®

Nationally representative panel across all 50 states

n=5,152 Americans (4,823 insured)

Fielded April 2023

Fielded in English and Spanish

Learn more at phrma.org/middlemen and phrma.org/polling