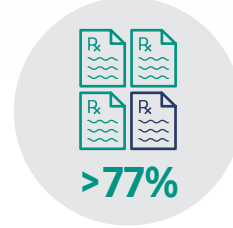


# Rapid Access and Affordability for Patients

Merck supports policies that ensure patients get the benefit of the large rebates and discounts that manufacturers are paying to pharmacy benefit managers and insurance companies.



For Americans who have health insurance, the out-of-pocket price or price paid at counter by the consumer is not set by the drug companies.



In 2021, **>77% of all prescriptions** written in the United States are managed by 3 pharmacy benefit managers, used by the majority of employer plans.<sup>1</sup>



According to PhRMA, in 2020 alone, rebates and discounts given to insurance companies, the government, pharmacy benefit managers, and other entities exceeded **\$187 billion** and are growing every year.<sup>1</sup>



Patients pay increasingly large sums out-of-pocket for their care including<sup>2</sup>:  
Deductibles | Co-insurance | Co-pays



In employer plans with a general annual deductible in 2022, the average deductible was over **\$1,700** for a **single worker**.<sup>3</sup>

This was higher in smaller firms than in larger firms (**\$2,543 vs \$1,493**).<sup>3</sup>



In 2022, **61%** of covered workers faced deductibles of over **\$1,000**.<sup>3</sup>



In 2022, almost **1 in 3** covered workers faced deductibles of over **\$2,000**.<sup>3</sup>

## References:

1. PhRMA. 2021 Biopharmaceutical Industry Profile. 2021. Accessed April 4, 2023. <https://phrma.org/-/media/Project/PhRMA/PhRMA-Org/PhRMA-Org/PDF/Industry-Profile-2021/2021-Profile-3.pdf>
2. Kaiser Family Foundation. 2022 Employer Health Benefits Survey: Summary. October 27, 2022. Accessed April 4, 2023. <https://www.kff.org/report-section/ehbs-2022-summary-of-findings/>
3. Kaiser Family Foundation. 2022 Employer Health Benefits Survey: Employee Cost Sharing. October 27, 2022. Accessed April 4, 2023. <https://www.kff.org/report-section/ehbs-2022-section-7-employee-cost-sharing>