

# AmerisourceBergen Survey Findings

December 2020



# Executive Summary

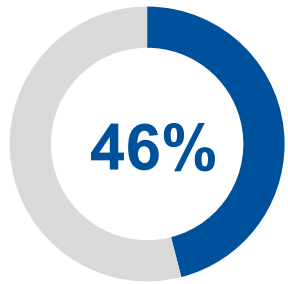
- **Fear of COVID is driving anxiety and worry about the affordability of prescription medicines.** Those most likely to have these concerns include women (44% vs. 38% of men), adults under the age of 35 (51% vs. 29% of those aged 55+) and those with a household income of less than \$50,000 annually (49% vs. 34% of those earning \$100,000 or more).
- **Nearly half of Americans (46%) have adjusted their healthcare regimen since the beginning of the COVID pandemic** due to financial reasons, with 16% of Americans saying they have cut pills, skipped doses or chosen not to fill a prescription for financial reasons.
- **Coverage challenges have been disproportionately felt by the most vulnerable**, as Americans under the age of 35 (64% vs. 25% of those aged 55+), parents (61% vs. 40% of those with no kids living at home, those earning less than \$50,000 annually (54% vs. 39% of those with a household income of \$100,000 or more) and the uninsured (60% vs. 44% of those with some form of coverage) are among those most likely to have changed their healthcare regimen during the pandemic for financial reasons.
- **Individuals' out-of-pocket costs (deductibles and cost-sharing) are the top reason Americans had to forego their medicines with 1 in 3 saying they did not fill a prescription because of these costs.**
- **Two in five Americans are worried about not being able to afford their out-of-pocket costs** from co-pays and deductibles for their prescription medicines, which is more than those worried about the price of prescription medicines. There are considerable concerns about unexpected out-of-pocket expenses, **with nearly half of Americans not able to pay more than \$100** for a prescription medicine without going into debt.
- **62% of Americans who did not fill a prescription due to costs say their health suffered** from not taking the medication.

# Top Challenges Facing Americans

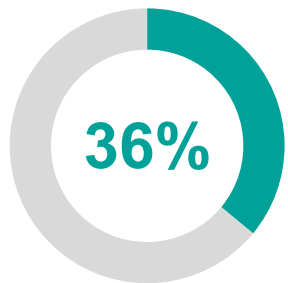
# COVID Has Forced Americans to Adjust Their Healthcare Regimen

Limiting healthcare because of costs has increased by 10 percentage points since start of pandemic

Sizeable proportions are also worried having to limit healthcare in the year ahead due to financial reasons about



46% of Americans have had to adjust some aspect of their healthcare regimen **since the pandemic** started due to costs



36% of Americans had adjusted some aspect of their healthcare regimen **before the pandemic** started due to costs

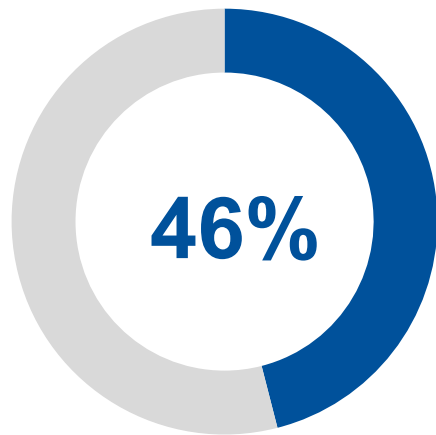
Percent of respondents who are very/somewhat likely to do the following over the next 12 months



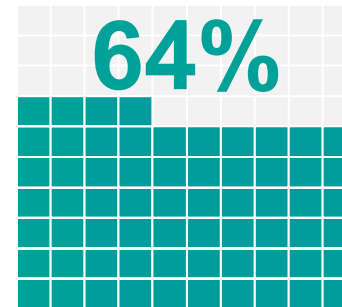
# Vulnerable Populations Most Likely to Be Forced to Adjust Healthcare Regimen

Nearly half of Americans have had to limit healthcare because of costs since the start of the pandemic

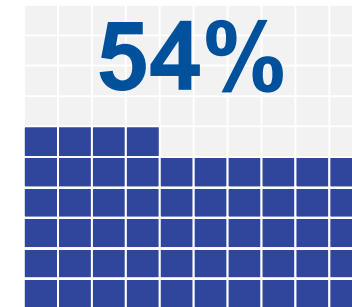
This is especially true for younger adults, those with a household income of \$50,000 or less, parents, and those with no insurance coverage



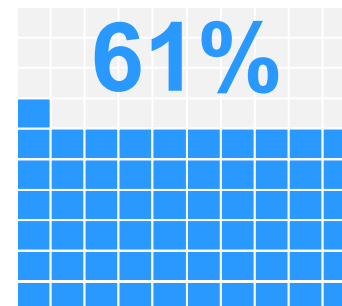
of Americans have had to adjust some aspect of their healthcare regimen since the pandemic started due to costs



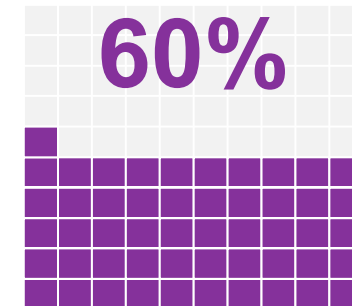
Adults aged 18-34



Low income households



Parents



No insurance coverage

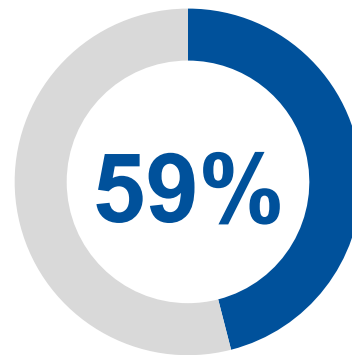
# Impact of Coverage Challenges on the Health of Americans

# Individuals' Out-of-Pocket Costs Are the Top Reason Americans Had to Forego Medicines

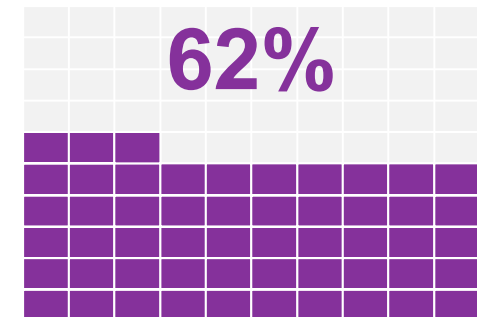
Nearly six in ten Americans who did not pick up/fill a prescription in the past year say this was because of costs



**1 in 4** Americans who have been prescribed medicine recently have NOT picked up/filled a prescription in the past 12 months



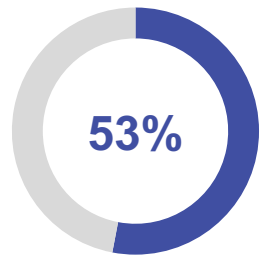
Among this group, **59%** say that they did not fill a prescription because they could not afford it



**Six in ten** say that their health suffered because **they could not afford to pick up their medicine**. Fully, this means **7% of Americans** are experiencing worsening health because they cannot afford their medicines

# The Health of Americans is Suffering Due to Out-of-Pocket Costs Associated with Health Insurance Coverage

Did your health suffer because of not taking the medicine(s) prescribed?

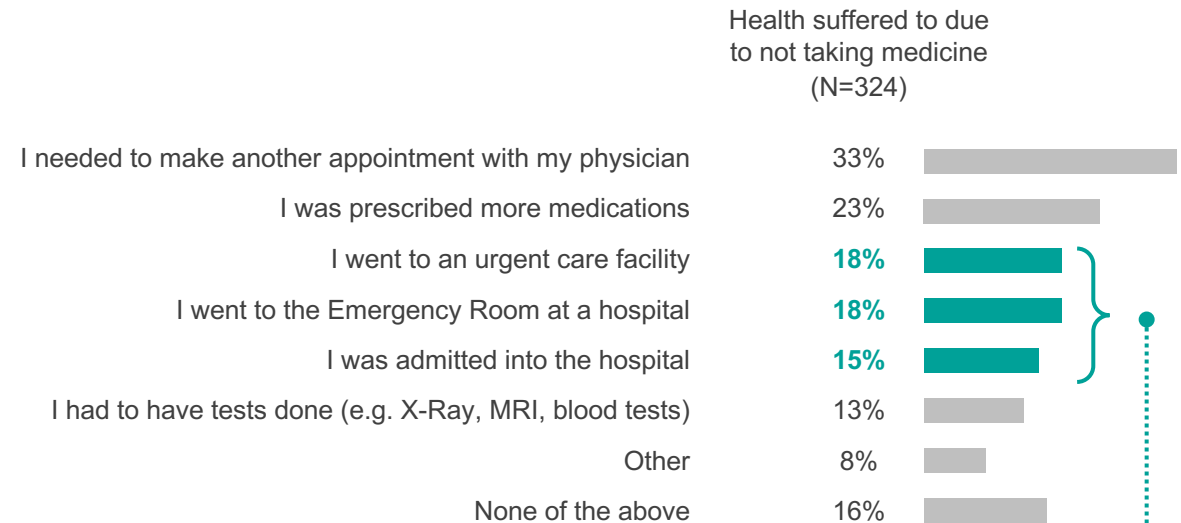


Did not fill/pick up prescription (N=628)	
Yes	53%
No	47%

Americans whose health has suffered most include:

- **Men**  
(62% vs. 44% of women)
- **Adults between the ages of 35 – 54**  
(59% vs. 36% of those aged 55+)
- **Parents**  
(66% vs. 44% of those with no kids living at home)

Which of the following, if any, occurred as a result of not taking your prescribed medicine(s)? Select all that apply.

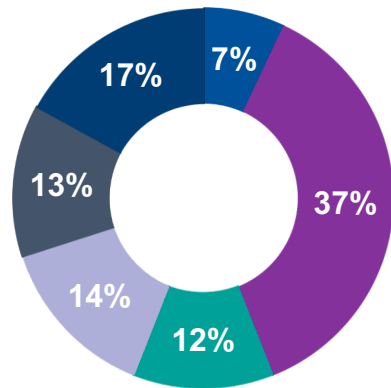


Two in five who did not take their prescription medicine(s) ended up in an urgent care facility, an Emergency Room and/or a hospital.



# Many Americans Are Not Confident They Could Afford More Than \$100 in Out-of-Pocket Costs

If you contracted a serious illness tomorrow, what is the most you could afford to pay out-of-pocket this month for a specialty prescription medicine without going into debt?



Total (N=3,013)

\$0	7%
Between \$1 - \$100	37%
Between \$101 - \$250	12%
Between \$251 - \$500	14%
Between \$501 - \$1,000	13%
\$1,001 or more	17%

Americans most likely to be able to pay only up to \$100 without going into debt include:

- **Women**  
(50% vs. 37% of men)
- **Adults between the ages of 18-34**  
(49% vs. 40% of those aged 55+)
- **Those in the bottom income bracket**  
(66% of those with a household income of less than \$50,000 vs. 26% of those earning at least \$100,000)
- **Adults with no college degree**  
(57% vs. 31% of those with a college degree)
- **Those with no insurance coverage**  
(62% vs. 42% of those with some form of coverage)



More than two in five **(44%)** would only be able to afford to pay up to \$100 out-of-pocket this month for a specialty prescription medicine without going into debt.



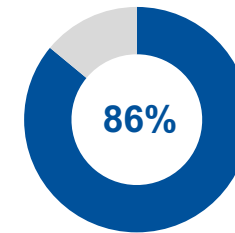
Only **17%** could afford more than \$1,000 in medical expenses

# Families Clearly Understand the Link Between Out-of-Pocket Prescription Costs and Impact on Healthcare System Costs

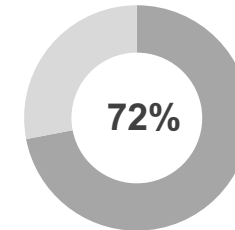
## Strongly/Somewhat Agree

Keeping out-of-pocket costs low for people taking prescription medicines would make people healthier and lower overall healthcare costs

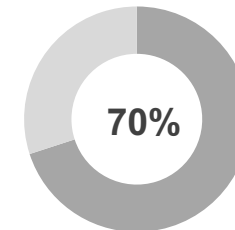
Total  
(N=3,013)



If more people took their prescribed medicines, people would be healthier resulting in lower healthcare costs for everyone



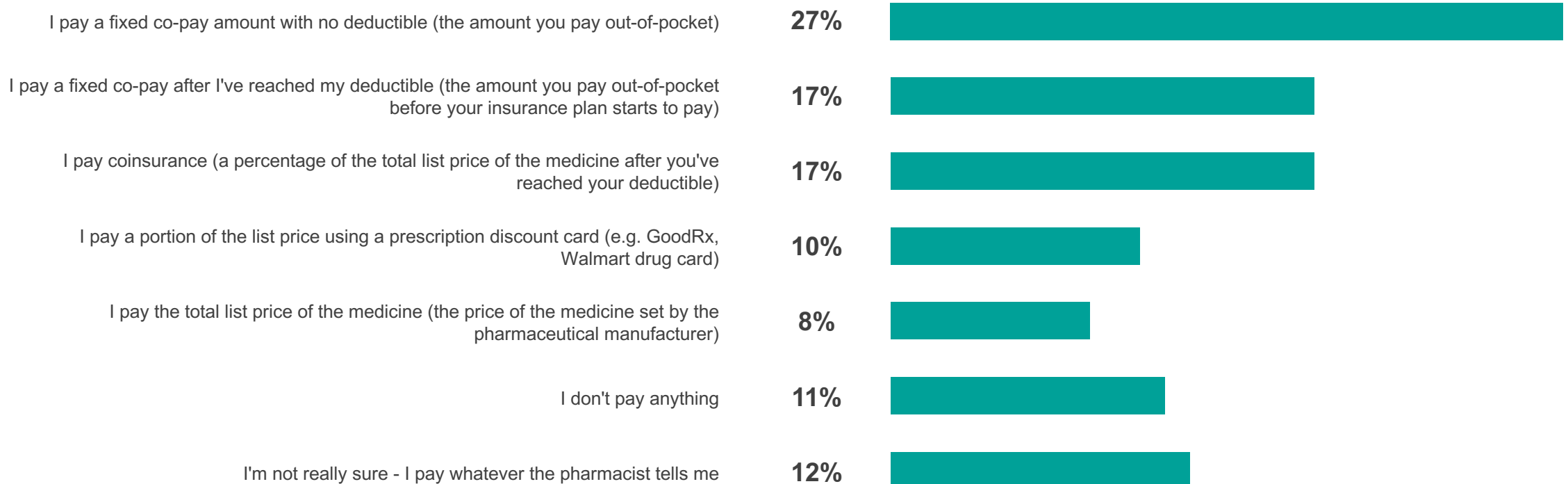
It is unfair for the sick to pay more money out-of-pocket for their healthcare than those who are healthy



# One-Third of Americans Subject to Coinsurance or Deductible in Their Prescription Drug Coverage

## How do you pay for most prescription medicines for you and/or members of your household?

Have been prescribed medicine  
(or someone in HH) (N=2,261)

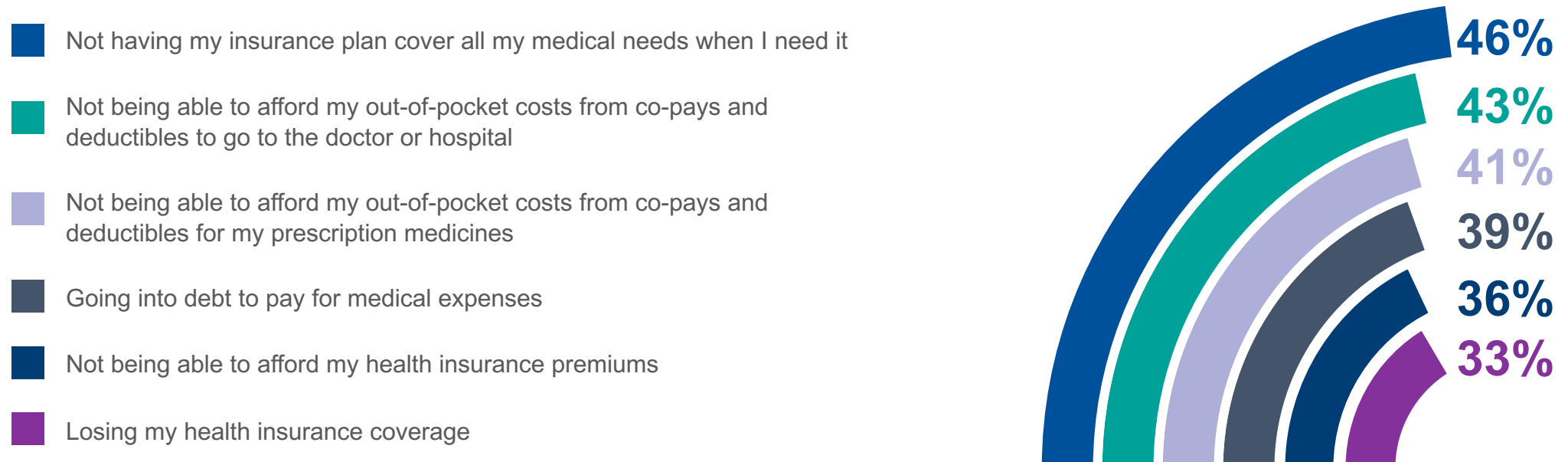


# Future Concerns

# Coverage Issues and Out-of-Pocket Prescription Drug Costs Are Top Future Concerns

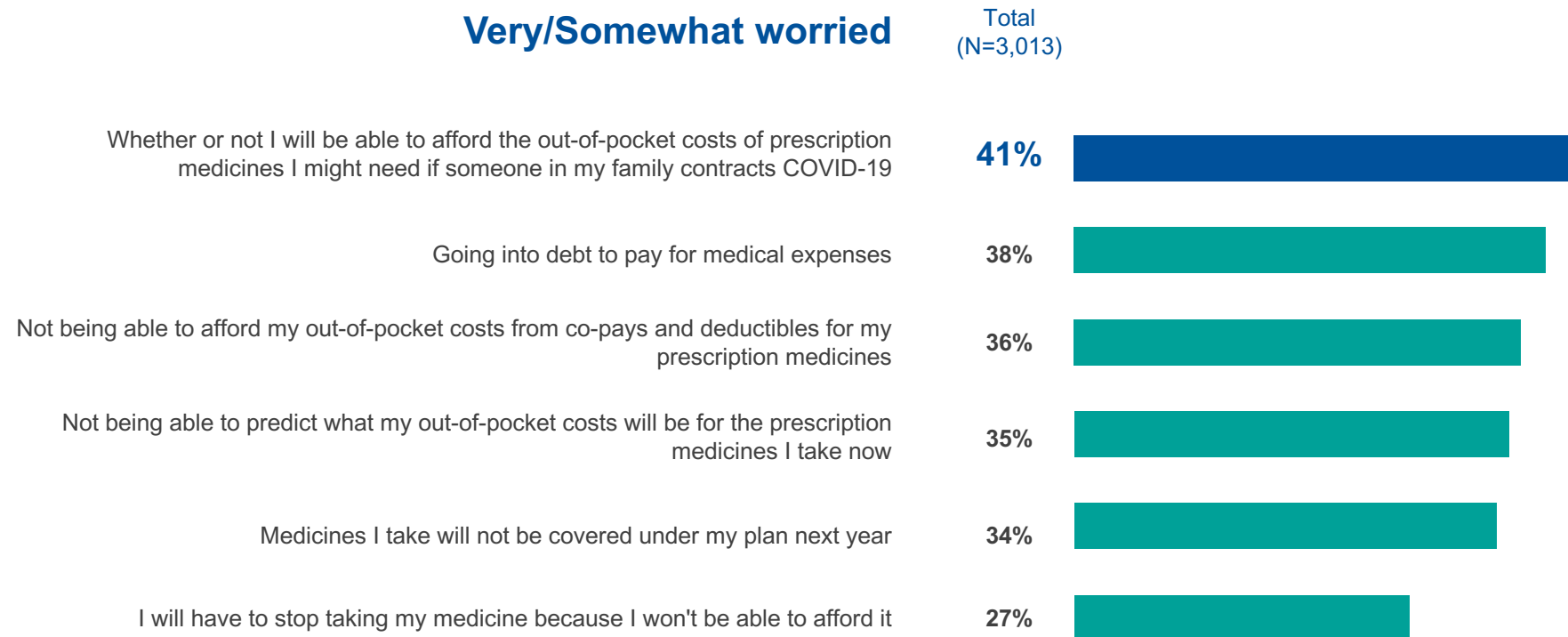
**Worries about health insurance coverage/inability to afford medical expenses impact at least a third of Americans – particularly younger adults, the less affluent, parents, and those who have been prescribed medicine in past year**

Looking ahead over the next 12 months, how worried are you, if at all, about the following? %Very/somewhat worried



# Fear of COVID is Driving Anxiety Among Americans Concerned About Costs

Looking ahead over the next 12 months, how worried are you, if at all, about the following when it comes to prescription medicines?



**4 in 10**

Americans worried they won't be able to afford out-of-pocket costs if someone in their family contracts COVID

# Vulnerable Americans Especially Worried About Affording Future Out-of-Pocket Costs

Majority of young adults, low-income households, parents, and those who did not fill Rx due to cost are worried about affording OOP costs for prescription medications over the next year

Looking ahead over the next 12 months, how worried are you, if at all, about the following? Very/Somewhat Worried Summary

