



300
MILLION
Reasons...



PREVENTING LIVER CANCER BY INCREASING ACCESS TO HEPATITIS B TREATMENT

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THE AVERAGE PRICE OF HEPATITIS B TREATMENTS IN THE US

Hepatitis B Treatments and their 2020 Average Retail Price

Updated July 1st, 2020

Brand-Name	Average Brand-Name Retail Price in U.S.	Generic	Avg. Generic Retail Price in U.S.
Viread*(antiviral)	\$1,586	tenofovir disoproxil fumarate*	\$957
Vemlidy*(antiviral)	\$1,610	<i>No generic exists</i>	N/A
Baraclude* (antiviral)	\$1,362	entecavir*	\$960
Epivir-HBV (antiviral)	<i>No information available</i>	lamivudine	\$422
Hepsera (antiviral)	<i>No information available</i>	adefovir dipivoxil	\$1,289
Tyzeka (antiviral)	<i>No information available</i>	<i>No generic offered by any plan</i>	
Pegasys (interferon)	\$8,100	<i>No generic offered by any plan</i>	N/A
Intron A (interferon)	<i>No information available</i>	<i>No generic offered by any plan</i>	N/A

* first-line treatment

Real Life Impact of Treatment Access Challenges



"...Each time that I have to change insurance (due to job change), this is my single most dreaded problem..." - WL

- \$650/month for 30 day supply with insurance
- Supply constantly runs low due to miscommunication
- Tier 3 for a generic treatment



Doctors, Policy & Insurance Companies
- Andrew

- No insurance - \$900/month for 30 day supply
- \$500 dollar Brand name penalty
- Switch to generic - same price as the brand name (\$200/month)
- Appeals, searching for affordability, financial strain and damage to credit scores

What does a discriminatory plan look like?

Discriminatory benefit plan designs come in many forms including, but not limited to:



Coinsurance Rates



Mandatory Physician's Approval for First-Line or Generics



Generic Treatments with High Cost-Shares



Placing Most or All Hepatitis B Treatments on a High Tier



Consumer Report

Health Insurance Costs Impacting Shoppers Living with Hepatitis B

*A report on health insurance trends
in the US that may increase the cost
of hepatitis B treatments*



HEPATITIS B FOUNDATION

HEALTH INSURANCE COSTS IMPACTING SHOPPERS LIVING WITH HEPATITIS B

THE ANALYSIS



284 Health
Insurance
Plans



14 States



2 Years

Plans sold on the Federal Exchange must follow protections set forth by the Affordable Care Act

Deductibles

General trend of requiring deductibles to be met before cost-sharing began for highest tiers

Benchmarks

Benchmark plans were not met by the majority of plans

However, many health insurance plans on the Federal Exchange specifically design their plans to discourage people living with chronic disease from choosing a plan

Co-Pays

For most plans, a majority of hepatitis B treatments were placed on a high tier

Dosage

Drug doses and forms for the same treatment varied greatly

Where to find Financial Assistance:

- Top Resources:
 - RX Outreach
 - Prescription Hope
 - GoodRx
- Manufacturer's Copay Programs
- List of various financial assistance websites and platforms:
<http://bit.ly/HBVPatientAssistance>
- Report discriminatory plans in your state:
<http://bit.ly/reporthebdiscrimination>

CHECKLIST FOR HEALTH INSURANCE SHOPPERS WITH HEPATITIS B

- What are my expected medical needs and costs this year?
- How do my expected medical costs compare to the deductible?
- Is there a separate deductible for medication?
- Are the medications I take covered by the plan's formulary?
- Are the doses and formulation I take covered?
- Does the plan require prior authorization, step therapy or dosage limits for my medication?
- Is medication I might take in the future covered by the plan?
- What tier of the formulary is my medication on? Does it require a co-pay or co-insurance?
- Between the deductible and cost sharing for a year's worth of my medication, what will my expected out of pocket costs be?

FINDING HELP

If you need help shopping for insurance, enrollment assistance programs are available. You can find them at www.localhelp.healthcare.gov

If you are concerned that a health insurance company is discriminating against you because of your hepatitis B, you may contact your state insurance commissioner. The National Association of Insurance Commissioners has a map here: <http://bit.ly/reporthebdiscrimination>

Use the Hepatitis B Foundation's resources to learn more about living with hepatitis B, including learning more about programs to help you afford your drug costs: <http://bit.ly/HBVPatientAssistance>

Share your story!



<https://www.surveymonkey.com/r/HBVtreatmentaccess>