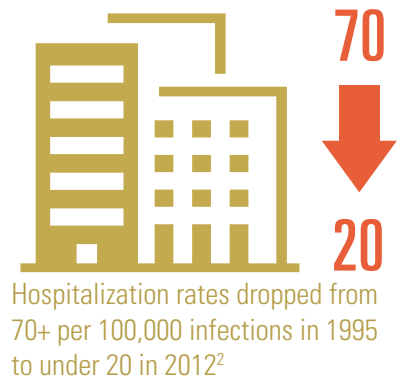
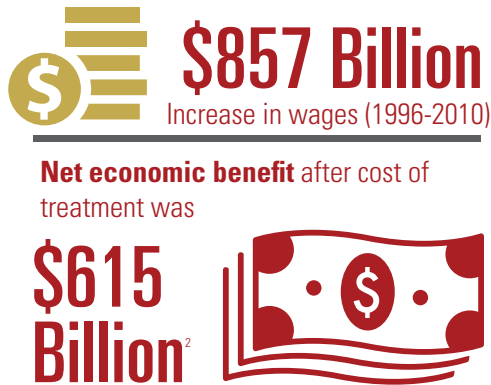


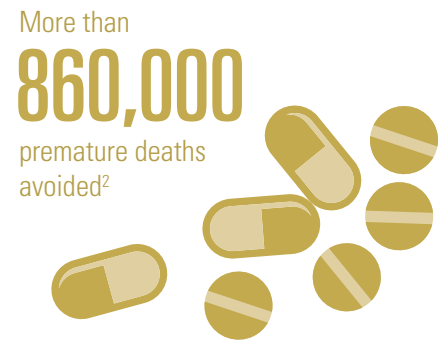
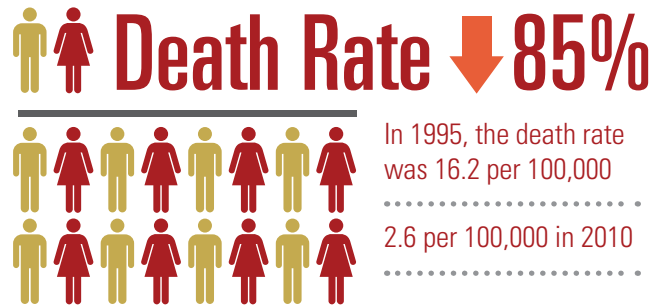
Miracle Medicines: Are Patients Losing Access to Life-Saving Therapies?

New medicines save lives, benefitting patients, the healthcare system and our overall economy. The development of HAART (highly active antiretroviral therapy) transformed HIV/AIDS. Unfortunately, these gains can be reversed by policies that restrict patient access.

Better Medicines Benefit Society

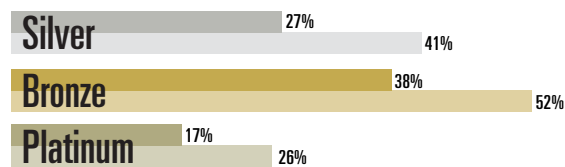


HAART Has Saved Tens of Thousands of Lives



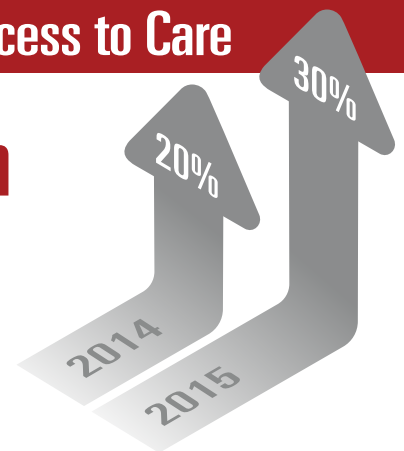
Insurers Are Shifting Costs to Patients, Limiting Access to Care

The number of ACA Exchange Plans charging patients coinsurance rates of more than 30 percent for specialty medications is on the rise³



Adverse Tiering on the Rise

Between 2014-15, the number of HIV/AIDS drugs placed in specialty tiers increased from 20% to 30%³



The Washington Post

Jan. 28, 2015

Health insurers may be finding new ways to discriminate against patients

By JASON MILLMAN

...patient groups say they've spotted an alarming trend of some health insurance plans designing drug benefits to purposefully keep out sicker, costlier patients. It's currently the subject of a federal complaint, and a new study offers evidence this is happening across the country.

<http://www.washingtonpost.com/blogs/wonkblog/wp/2015/01/28/health-insurers-may-be-finding-new-ways-to-discriminate-against-patients/>

The New York Times

DEC. 22, 2014

Group Sues Aetna, Claiming Discrimination Against H.I.V. Patients

By KATIE THOMAS

...The company's new policy, which takes effect Jan. 1 and applies to people who have purchased individual coverage, also raises the out-of-pocket amount that patients must pay for their treatments, potentially doubling it in some cases...

http://www.nytimes.com/2014/12/23/business/group-sues-aetna-claiming-discrimination-against-hiv-patients.html?_r=0

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Sources: ¹ National Center for Health Statistics, ² Truven Health Analytics, ³ Avalere Health.

View sources and learn more at www.chi.org/innovation