

# HIGH OUT-OF-POCKET COSTS IN OREGON PREVENT PATIENTS FROM ACCESSING CARE

The Affordable Care Act limits the out-of-pocket (OOP) costs that plans can charge patients. However, cost-sharing that patients must pay before they reach the limit is still very high. Consequently, many Oregon residents, particularly those with serious illnesses, struggle to afford the care they need. As the primary regulator of the market, Oregon should take action to protect patients by ensuring that OOP costs are not unsustainably high.



Not all plans are offered in every county.

Some patients may have no choice but to select a plan with OOP costs that are unaffordable for them.

## PATIENTS OFTEN HAVE HIGH UPFRONT COSTS

**56%** of plans in Oregon have combined deductibles that require patients to pay the full cost of their medical and pharmacy benefits before the plan contributes.

### AVERAGE COMBINED DEDUCTIBLES IN OREGON, 2017

**\$6,880**  
BRONZE

**\$2,822**  
SILVER

**\$833**  
GOLD



## AND, MANY PATIENTS FACE EXPENSIVE COST-SHARING FOR SPECIALTY MEDICATIONS

After meeting the deductible, many patients in Oregon have high copay and coinsurance costs for specialty prescription drugs.

**23 of 23**  
BRONZE  
plans use  
coinsurance

the average  
coinsurance is  
**48%**

**17 of 17**  
SILVER  
plans use  
coinsurance

the average  
coinsurance is  
**49%**

**23 of 23**  
GOLD  
plans use  
coinsurance

the average  
coinsurance is  
**49%**



## CURRENT PROTECTIONS ARE INSUFFICIENT

### AVERAGE OUT-OF-POCKET LIMITS IN STATE, 2017

**BRONZE**  
23 PLANS | \$7,050

**SILVER**  
17 PLANS | \$6,933

**GOLD**  
23 PLANS | \$6,603



### OUT-OF-POCKET LIMIT DOES NOT INCLUDE:

- ➔ Monthly premiums
- ➔ Most out-of-network medical services
- ➔ Services and medications not covered by the plan



### PATIENTS ARE IN DANGER OF HAVING TO CHOOSE BETWEEN ACCESSING CARE AND AFFORDING OTHER NECESSITIES

**\$4,928**

is the median monthly income in Oregon

*U.S. Census Bureau*



**\$3,435**

is the average monthly cost for basic needs in the west

*U.S. Bureau of Labor Statistics*



**\$2,372**

is the OOP cost for a one-month supply of a medication commonly used to treat chronic myeloid leukemia, for a patient with 20% coinsurance

*GoodRx*



Oregon residents should not have to delay or forgo treatment due to excessive cost-sharing. Oregon must increase protections to ensure patient access to high-quality, affordable care.



### ABOUT LLS

The Leukemia & Lymphoma Society (LLS) is the world's largest voluntary health agency dedicated to blood cancer. The LLS mission: Cure leukemia, lymphoma, Hodgkin's disease and myeloma, and improve the quality of life of patients and their families. LLS funds lifesaving blood cancer research around the world, provides free information and support services, and is the voice for all blood cancer patients seeking access to quality, affordable, coordinated care.