

# Tips From a Pharmacist: Accessing Affordable Hepatitis Treatment

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**FAIRLEIGH  
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UNIVERSITY**

School of Pharmacy & Health Sciences

# Objectives

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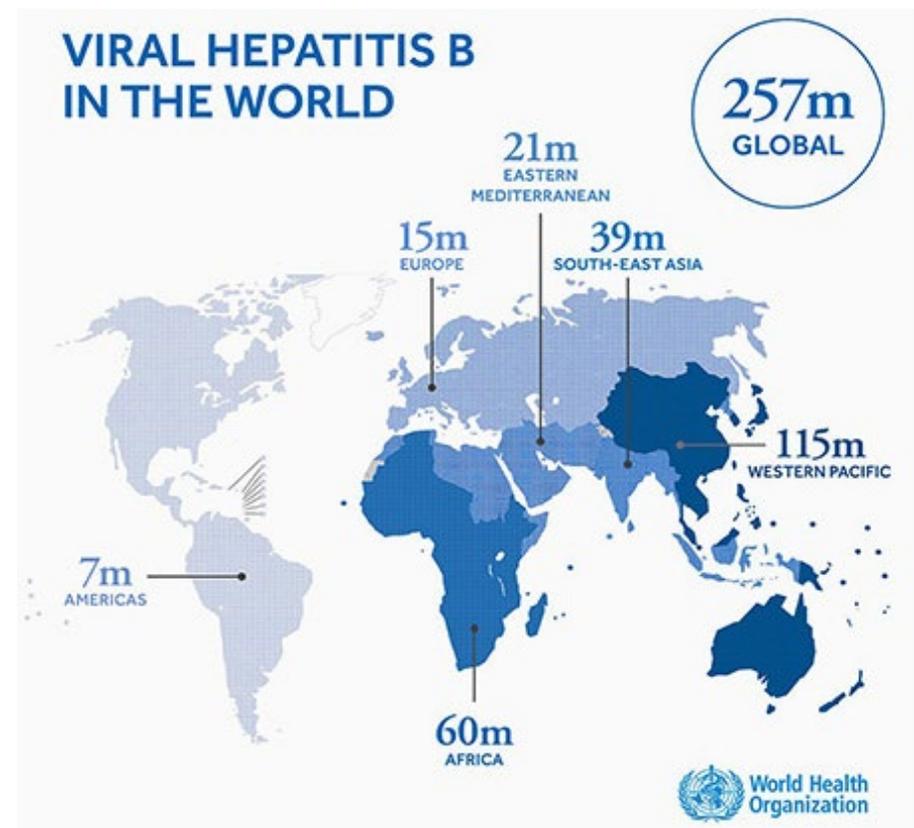
- Summarize how medicine prices are established
- List resources that can help get medicine at lower prices
- Describe how specialty pharmacies can assist in this process



# Background

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- 257 million people live with hepatitis B worldwide
  - 1 in 12 Asian Americans & Pacific Islanders
- World Health Organization (WHO) has global goals for eliminating the virus
- To achieve elimination, access to treatment is **VITAL**



# Access to Treatment is Important

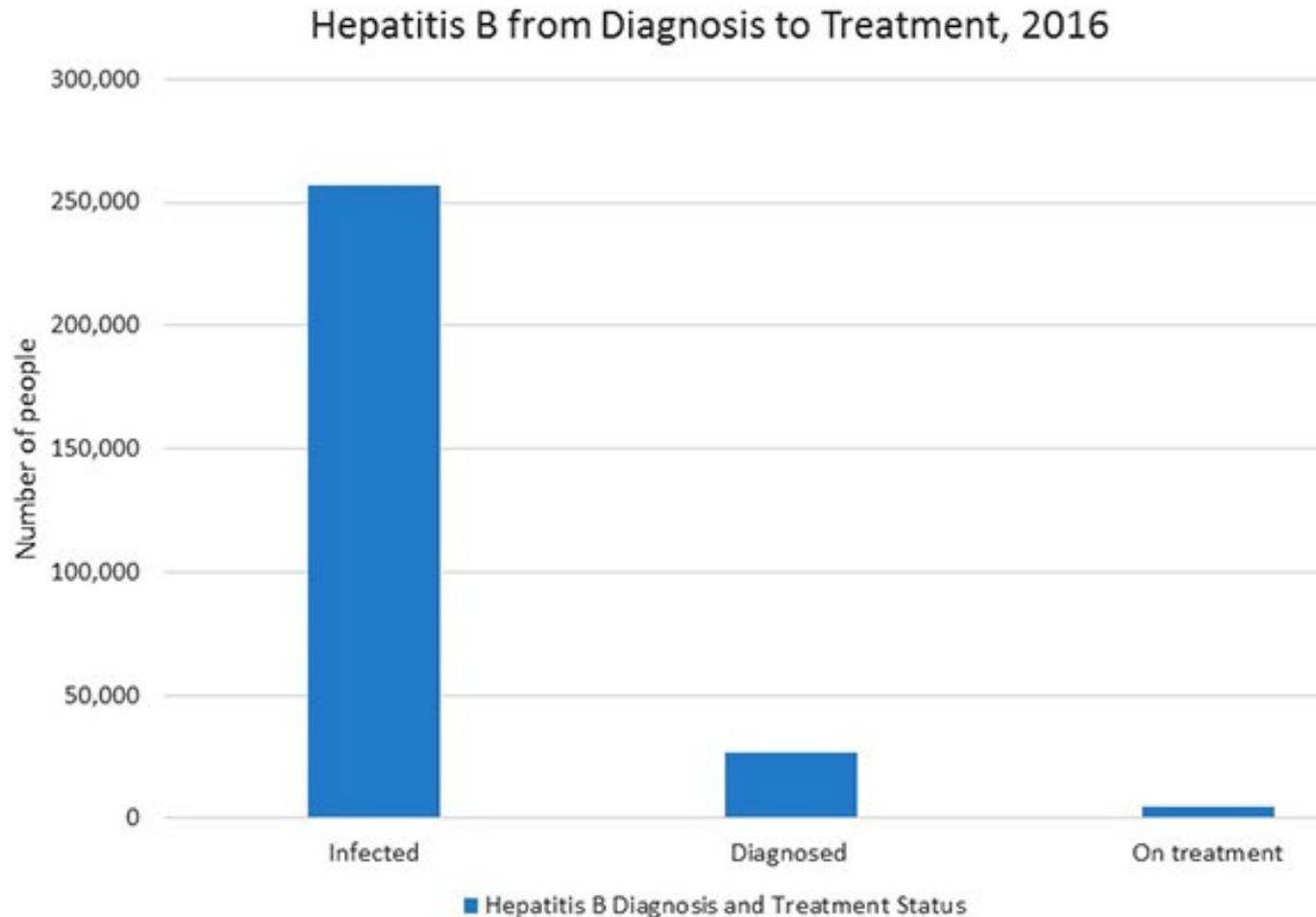
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- Not everyone with hepatitis B requires medicine
  - ▣ Once started, treatment can be lifelong
- Ways to increase access may include:
  - ▣ 1) Better understanding of disease burden
  - ▣ 2) Making diagnosis affordable
  - ▣ 3) Train health care providers
  - ▣ 4) Reduce stigma



# Limited People are Getting Treated

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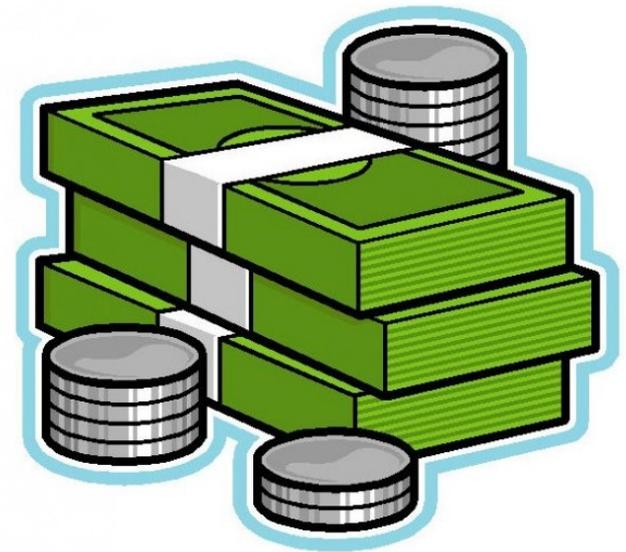
# Low Cost Medicine Can Create Opportunities

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- Current hepatitis B treatment is safe and effective
- Patent expirations will help
  - ▣ Entecavir and tenofovir disoproxil generic
- Linkage to care and continued adherence monitoring
- May reduce long term medical expenses

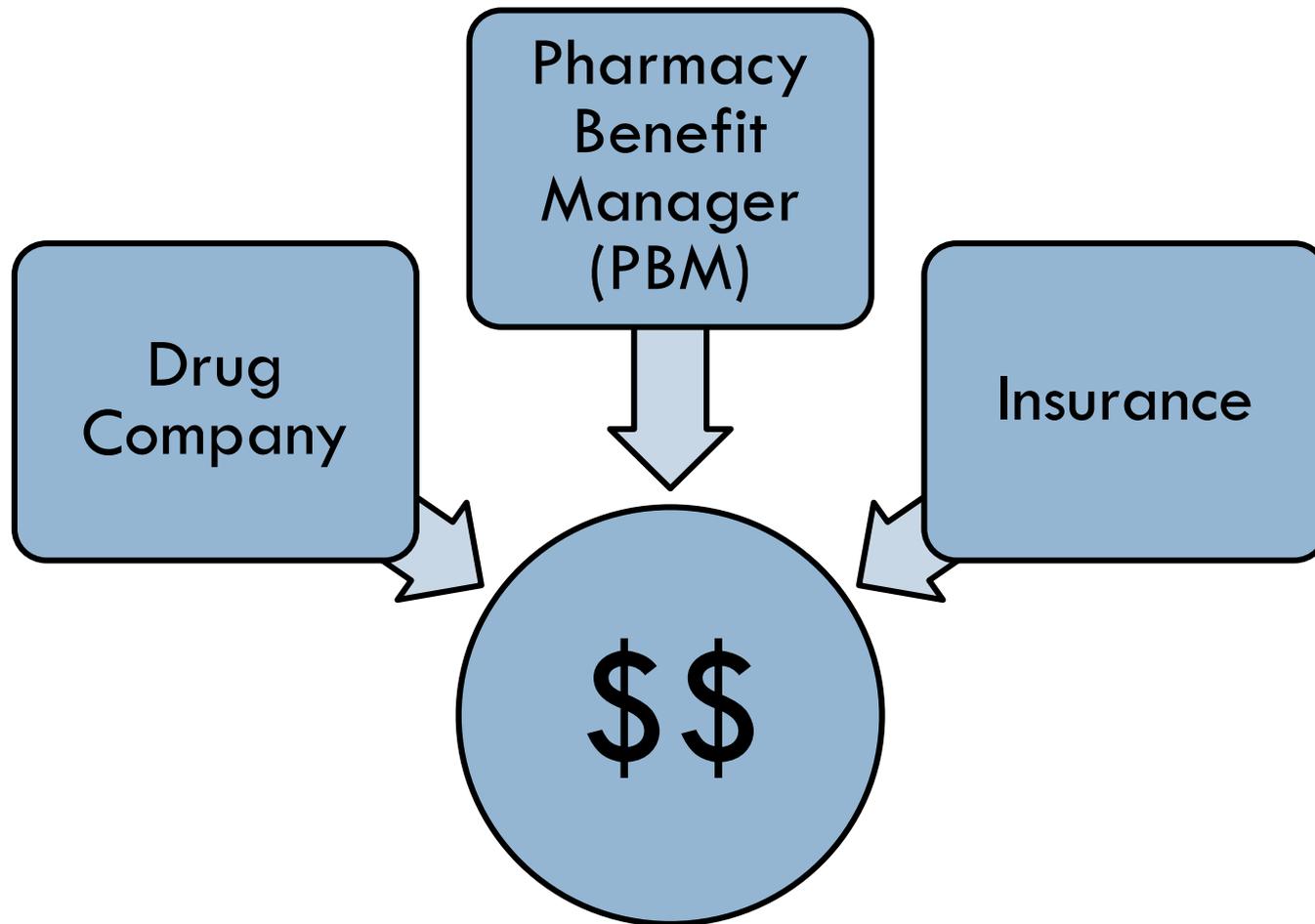


# Drug Pricing Overview



# How Drug Prices are Set

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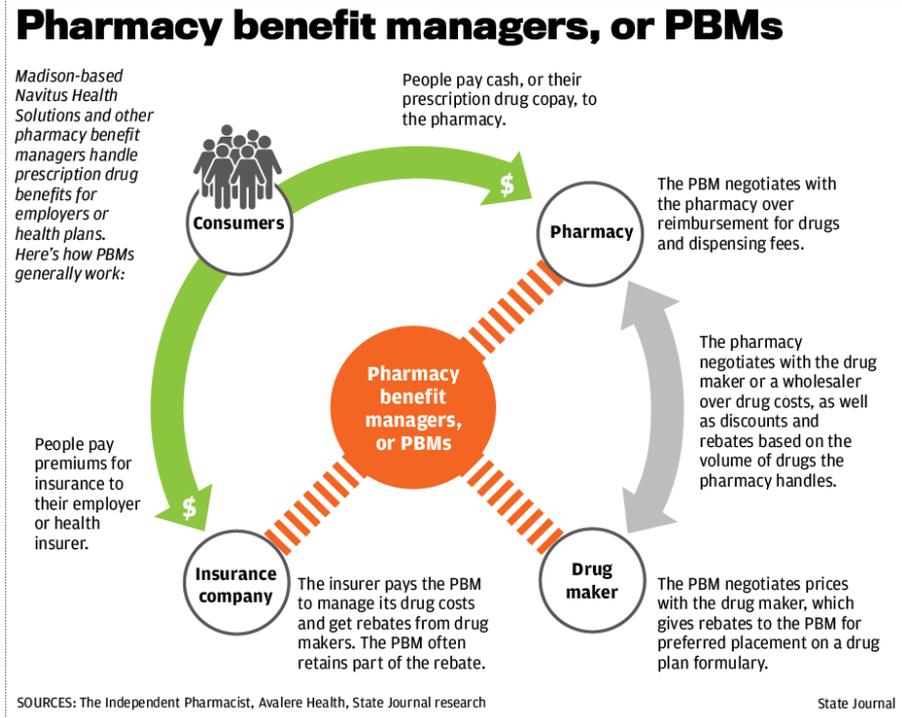




# How Drug Prices Are Set- PBMs

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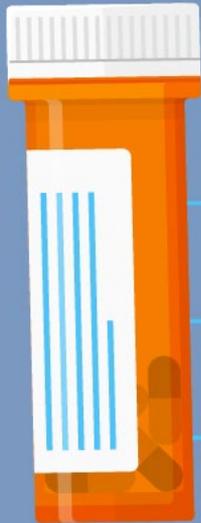
- PBMs are “middlemen” that set deals between manufacturers and health insurance
- PBMs buy medicine from manufacturers → sell to pharmacies
- Make available on insurance plans at certain rates



# How Drug Prices Are Set- Insurance

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- Patient with insurance pays a co-pay or a percent of the full list price (depends on PBM contracts)
- These costs can be cut by coupons or co-pay assistance programs



TIER	DRUG TYPE	COST
1	Preferred Generics 	\$
2	Generics 	\$\$
3	Preferred Brands 	\$\$\$
4	Non-Preferred 	\$\$\$\$
5	Specialty 	\$\$\$\$\$

# Let Us Bring it All Together...

## Sharing the Wealth

Here is how profits are shared from a brand-name drug with a list price of \$300\*. Of the middlemen involved in the process, a pharmacy benefit manager gets the biggest gross profit of \$18.



# How Can We Manage This?



# Overview of Resources



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Manufacturer Copay Cards

Copay assistance programs

Specialty Pharmacies

[www.needymeds.com](http://www.needymeds.com)

[www.goodrx.com](http://www.goodrx.com)

# Copay Cards (for brand name only)

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□ [www.vemlidy.com](http://www.vemlidy.com)

The image shows a screenshot of the Vemlidy website homepage. The website features a blue and yellow color scheme. At the top, there is a navigation bar with the Vemlidy logo (tenofovir alafenamide 25mg tablets) and a speaker icon with the pronunciation [VEM-uh-dee]. The navigation bar includes links for 'IMPORTANT SAFETY INFORMATION', 'IMPORTANT FACTS', 'FOR HEALTHCARE PROFESSIONALS', 'UNDERSTANDING HEP B', 'WHY VEMLIDY', 'TAKE ACTION', and 'SAVINGS & SUPPORT'. A red arrow points to the 'SAVINGS & SUPPORT' link. Below the navigation bar, there are two main sections: 'DESIGNED TO GET YOU THERE™' and 'INDICATION AND IMPORTANT SAFETY INFORMATION'. The 'DESIGNED TO GET YOU THERE™' section includes a paragraph about Vemlidy treating chronic hepatitis B (hep B) in adults with stable liver disease, a 'LEARN MORE >' button, and an 'EXPLORE' button with a plus sign icon. The 'INDICATION AND IMPORTANT SAFETY INFORMATION' section includes a heading 'WHAT IS VEMLIDY?' followed by a paragraph and two bullet points: 'VEMLIDY may lower the amount of HBV in your body.' and 'VEMLIDY may improve the condition of your liver.' Below this is another heading 'WHAT IS THE MOST IMPORTANT INFORMATION I SHOULD KNOW ABOUT VEMLIDY?' followed by a paragraph and a bullet point: 'Worsening of hepatitis B Infection. Your hepatitis B (HBV) infection may become worse (flare-up) if you take VEMLIDY and then stop taking it. A "flare-up" is when your HBV infection suddenly returns in a worse way than before. Do not stop taking VEMLIDY'.

Vemlidy  
tenofovir alafenamide 25mg tablets  
[VEM-uh-dee]

IMPORTANT SAFETY INFORMATION    IMPORTANT FACTS    FOR HEALTHCARE PROFESSIONALS

UNDERSTANDING HEP B    WHY VEMLIDY    TAKE ACTION    **SAVINGS & SUPPORT**

CO-PAY COUPON PROGRAM    ADVANCING ACCESS<sup>®</sup> PROGRAM

**DESIGNED TO GET YOU THERE™**

VEMLIDY treats chronic hepatitis B (hep B) in adults with stable liver disease. It is made to work right at the liver where the virus is.

LEARN MORE >

EXPLORE

**INDICATION AND IMPORTANT SAFETY INFORMATION**

**WHAT IS VEMLIDY?**

VEMLIDY is a prescription medicine used to treat chronic (long-lasting) hepatitis B virus (HBV) in adults with stable (compensated) liver disease.

- VEMLIDY may lower the amount of HBV in your body.
- VEMLIDY may improve the condition of your liver.

**WHAT IS THE MOST IMPORTANT INFORMATION I SHOULD KNOW ABOUT VEMLIDY?**

VEMLIDY can cause serious side effects, including:

- **Worsening of hepatitis B Infection.** Your hepatitis B (HBV) infection may become worse (flare-up) if you take VEMLIDY and then stop taking it. A "flare-up" is when your HBV infection suddenly returns in a worse way than before. Do not stop taking VEMLIDY

# Copay Cards

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- **To be eligible:**
  - Must have commercial insurance
  - **CANNOT** have Medicare or Medicaid
  - U.S. resident
- Fill out application online
- Will be given an electronic copay card

## IF ELIGIBLE, START SAVING TODAY WITH YOUR VEMLIDY CO-PAY CARD!

With VEMLIDY, eligible patients can **save up to \$5,000 annually** with no monthly limit!

The VEMLIDY Co-pay Coupon Program is here to **help reduce your out-of-pocket costs** if you have commercial insurance.

If you are enrolled in a government healthcare program, such as Medicare Part D or Medicaid, you are not eligible. This includes when you are in the Medicare Part D coverage gap known as the "donut hole."

The VEMLIDY Co-pay Coupon Program will cover the out-of-pocket costs of your VEMLIDY prescriptions up to a maximum of \$5,000 per year. This maximum applies to all eligible Gilead medications for this program.

For full Terms and Conditions [click here](#).



ENROLL HERE >



# Copay Cards

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- Your card will have a:
  - BIN
  - PCN
  - GRP (group)
  - ID number
  
- Give this information to your pharmacist. They will apply it to your prescription for a lower payment



# Copay Assistance Programs



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Run by  
pharmaceutical  
companies

Provide free or low  
cost medications to  
people with low  
incomes

For people who do  
not qualify for any  
other insurance  
(i.e. Medicaid,  
Medicare)

Have difference  
eligibility criteria

For assistance on  
ANY hepatitis B  
medicine

# Copay Assistance Programs

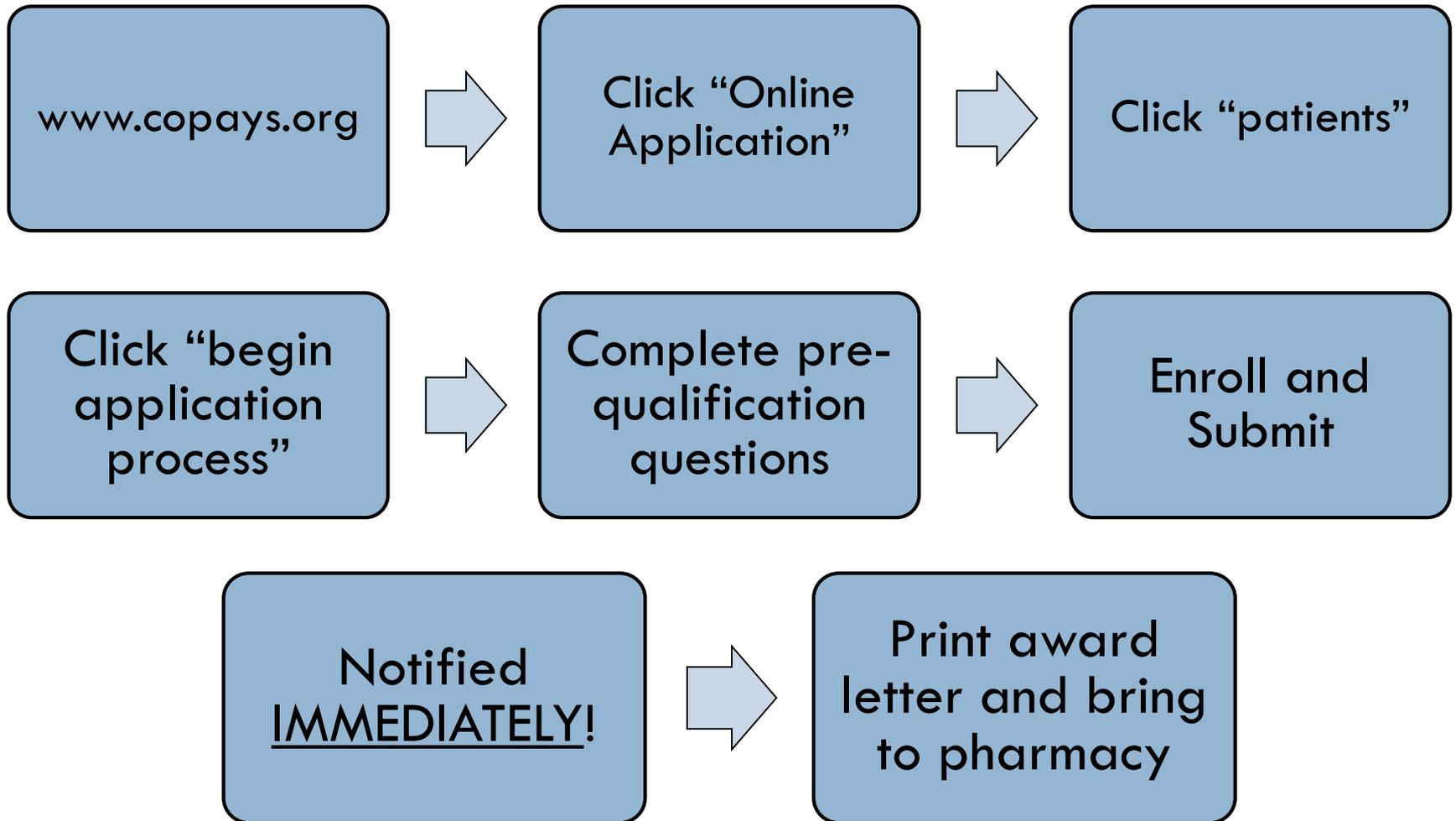
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- **YOU** can sign up!
- [www.copays.org/diseases/hepatitis-b](http://www.copays.org/diseases/hepatitis-b)
- **Eligible if you:**
  - Currently have insurance
  - Confirmed Hepatitis B Virus diagnosis
  - Reside in the U.S.
  - Income less than 400% Federal Poverty Guideline



# How to Sign Up on [www.copays.org](http://www.copays.org)

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# Baraclude Patient Assistance Program

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- ❑ [www.baraclude.bmscustomerconnect.com](http://www.baraclude.bmscustomerconnect.com)
- ❑ 1-855-898-0267
- ❑ Award up to \$400/month
- ❑ **Eligible if you:**
  - ❑ Currently have insurance
  - ❑ Do not have Medicare or Medicaid
  - ❑ U.S. resident



# Vemlidy Patient Assistance Program- Advancing Access

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□ [www.vemlidy.com](http://www.vemlidy.com)

The image shows a screenshot of the Vemlidy website homepage. The background features an aerial view of a coastal city with a winding road and a park. The website layout includes a top navigation bar with the Vemlidy logo (tenofovir alafenamide 25mg tablets) and a pronunciation guide [VEM-uh-dee]. The navigation menu includes: IMPORTANT SAFETY INFORMATION, IMPORTANT FACTS, FOR HEALTHCARE PROFESSIONALS, UNDERSTANDING HEP B, WHY VEMLIDY, TAKE ACTION, SAVINGS & SUPPORT, CO-PAY COUPON PROGRAM, and ADVANCING ACCESS® PROGRAM. Two red arrows point to the 'SAVINGS & SUPPORT' and 'ADVANCING ACCESS PROGRAM' items. The main content area is split into two columns. The left column is titled 'DESIGNED TO GET YOU THERE™' and describes Vemlidy's use for chronic hepatitis B. The right column is titled 'INDICATION AND IMPORTANT SAFETY INFORMATION' and contains sections for 'WHAT IS VEMLIDY?' and 'WHAT IS THE MOST IMPORTANT INFORMATION I SHOULD KNOW ABOUT VEMLIDY?'. The 'WHAT IS VEMLIDY?' section lists two benefits: lowering HBV in the body and improving liver condition. The 'WHAT IS THE MOST IMPORTANT INFORMATION I SHOULD KNOW ABOUT VEMLIDY?' section lists a warning about worsening hepatitis B infection.

**Vemlidy**  
tenofovir alafenamide 25mg tablets  
[VEM-uh-dee]

IMPORTANT SAFETY INFORMATION    IMPORTANT FACTS    FOR HEALTHCARE PROFESSIONALS

UNDERSTANDING HEP B    WHY VEMLIDY    TAKE ACTION    **SAVINGS & SUPPORT**

CO-PAY COUPON PROGRAM    **ADVANCING ACCESS® PROGRAM**

## DESIGNED TO GET YOU THERE™

VEMLIDY treats chronic hepatitis B (hep B) in adults with stable liver disease. It is made to work right at the liver where the virus is.

[LEARN MORE >](#)

[EXPLORE](#)

## INDICATION AND IMPORTANT SAFETY INFORMATION

### WHAT IS VEMLIDY?

VEMLIDY is a prescription medicine used to treat chronic (long-lasting) hepatitis B virus (HBV) in adults with stable (compensated) liver disease.

- VEMLIDY may lower the amount of HBV in your body.
- VEMLIDY may improve the condition of your liver.

### WHAT IS THE MOST IMPORTANT INFORMATION I SHOULD KNOW ABOUT VEMLIDY?

VEMLIDY can cause serious side effects, including:

- **Worsening of hepatitis B Infection.** Your hepatitis B (HBV) infection may become worse (flare-up) if you take VEMLIDY and then stop taking it. A “flare-up” is when your HBV infection suddenly returns in a worse way than before. Do not stop taking VEMLIDY

# Advancing Access Enrollment Form

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- You may 1) enroll online, or 2) download the form

**ADVANCING**  
ACCESS®

**ENROLLMENT FORM** PAGE 1 OF 3  
PHONE: 1-800-226-2056 FAX: 1-800-216-6857

1. REQUESTED PATIENT SERVICE(S) (REQUIRED)				CHECK ALL BOXES THAT APPLY	
<input type="checkbox"/>	Benefits Investigation	<input type="checkbox"/>	Prior Authorization and Appeals Information	<input type="checkbox"/>	Patient Assistance Program (PAP) Eligibility Screening
<input type="checkbox"/>	Co-pay Coupon Program Enrollment	<input type="checkbox"/>	Independent Co-pay Foundation Information		

2. GILEAD MEDICATION PRESCRIBED (REQUIRED)	
Product Name:	mg:
If requesting TRUVADA®, please indicate for: <input type="checkbox"/> Treatment <input type="checkbox"/> PrEP	

3. PATIENT INFORMATION (REQUIRED)			
Patient Name:		Preferred Language:	
Address:		City:	
State:	Zip Code:	Phone #:	SSN (last 4 digits):
Email:		DOB:	Gender: <input type="checkbox"/> M <input type="checkbox"/> F
Alternate Contact Name:		Phone #:	Relationship:

**CONTACT AUTHORIZATION**

I authorize Advancing Access to leave a detailed message, including the name of my prescription, if I am unavailable when they call.  Yes  No

4. INSURANCE INFORMATION (REQUIRED)		PLEASE INCLUDE A COPY OF THE FRONT AND BACK OF INSURANCE CARD(S)	
<input type="checkbox"/>	Patient is insured (Please fill out all of the applicable insurance information below. Attach copy - front and back - of patient card.)	<input type="checkbox"/>	Patient is uninsured (ie, no health insurance through any public or private payer) SEE OPTIONAL "PATIENT FINANCIAL INFORMATION" SECTION BELOW
Primary Insurance:		Is this a Medicare Part D plan? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Plan name:		Payer Phone Number:	
Subscriber Name:	Policy Holder Name:	Policy Holder Relationship to Patient:	

# Advancing Access Enrollment Form

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Check off  
“Patient  
Assistance  
Program”

Write the name  
of the medicine  
(Vemlidy 25 mg)

Your  
demographic  
information

Doctor’s  
information  
(address, phone)

ICD-10 Code  
(from your  
doctor)

Annual household  
income

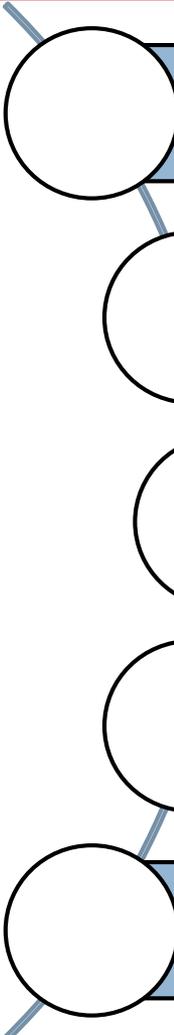
Number of  
people living in  
household

Your and Doctor’s  
signature

Fax to  
1-800-216-6857

# Utilize Specialty Pharmacies

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No extra cost to use!

Focus on high cost medicines

Help patients who need support (i.e. high copays, patient assistance programs)

Review clinical information to ensure appropriate medicine and monitor your progress

Faster access to treatment

# Qualitas Specialty Pharmacy

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- ❑ **1800-242-0113**
- ❑ **Services Provided:**
  - ❑ Call you and your doctor to check in
  - ❑ Make sure right medicine and right dose
  - ❑ Quick turn around time
  - ❑ Lowest possible out of pocket expense
  - ❑ Assist with refills
  - ❑ Coordinate prior authorizations
  - ❑ 24-hour on call pharmacist
  - ❑ Free delivery



**ACCREDITED**  
Specialty Pharmacy  
Expires 09/01/2019



We bring the quality home.

# Needy Meds Website

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- [www.needymeds.org](http://www.needymeds.org)
- Affordable healthcare for all
- Non-profit organization
- Free information on programs that help people who cannot afford
- **Helps you find:**
  - Patient assistance programs
  - Coupons
  - Discount cards



# Needy Meds

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NeedyMeds *Find help with the cost of medicine*

Home Patient Savings Advocates Getting Started Services About Us News Blog

f t y g+ in Blog

tenofovir

tenofovir alafenamide

tenofovir disoproxil fumarate

Drug Pricing Calculator

Find drug prices and pharmacies

search »

  
**Get Your NeedyMeds  
Drug Discount Card!**

**Send a family member  
or friend a NeedyMeds  
Drug Discount Card.**

 **NeedyMeds**  
be medwise

## Welcome New Users

 Video

### Back

NeedyMeds is an online information resource of programs that provide assistance to people who are unable to afford their medications and health care costs. All the information is free, easy to access and updated regularly. No registration is required and we don't request any personal information.

### Do you need help with the cost of your medications?

Programs called **Patient Assistance Programs (PAPs)**, which are created by pharmaceutical companies, provide free or discounted medicine to people who are unable to afford them. Each program has its own qualifying criteria.

To find a PAP that you may qualify for:

1. Click on [Brand Name Drugs](#) or [Generic Name Drugs](#) here or in the menu to the left.
2. Look up the medication alphabetically to find out if there's a program available.
3. Click on the name of your medicine to access the eligibility and contact information for the program(s). In some cases, the program application form can be printed from our website. Applications should be faxed or mailed directly to the PAP, not to NeedyMeds.

# Needy Meds

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## Baraclude All in One Access Program

**This program provides brand name medications at no or low cost**

Provided by: Bristol-Myers Squibb Company

Baraclude Patient Assistance Program  
PO Box 221430  
Charlotte, NC 28222-1430

**Languages Spoken:**  
English, Others By Translation Service

**TEL: 855-898-0267**

**FAX: 855-286-6831**

### **Vemlidy**

**Expiration Date:** None

**Last Updated:** 12/10/2018

Vemlidy Co-pay Coupon: Eligible commercially insured patients may save up to a maximum of \$3600 per year with no monthly limit; for additional information contact the program at 877-627-0415.

- Prescription
- Offer Type: Copay Card Program
- Activate By: Patient sign form - Name/Email Only
- Coverage Requirements: No Government Insurance
- Pharmacy Support Number 877-627-0415

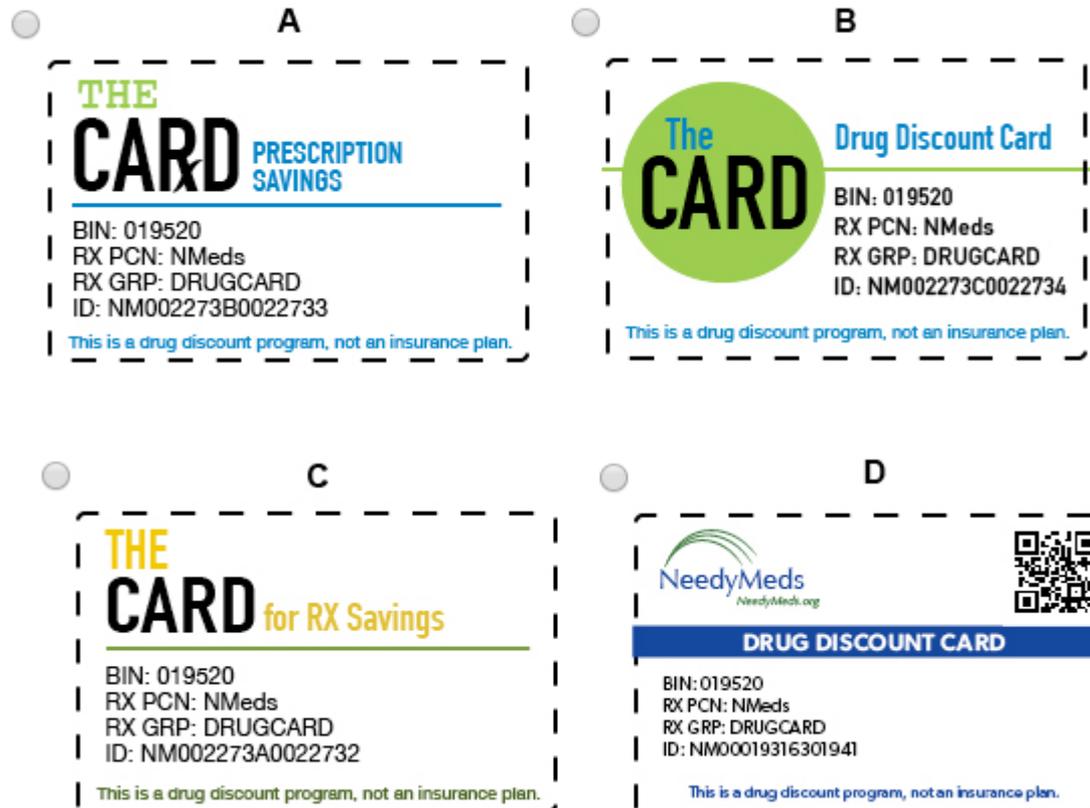
[Manufacturer's Offer Website](#)

[Print, Email or Text NeedyMeds Drug Discount Card](#)

# Needy Meds

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- Also provides prescription savings cards for other long-term medicines



# GoodRx

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- [www.goodrx.com](http://www.goodrx.com)
- Compare prices for over 70,000 pharmacies
- Find coupons to use at the pharmacy
- Show the lowest price for pharmacies around you

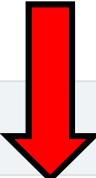
The screenshot shows the GoodRx website interface. At the top left is the GoodRx logo. To the right are links for 'Mobile App', 'Discount Card', and 'Help'. The main heading reads 'Stop paying too much for your prescriptions'. Below this is a search bar containing the text 'entecavir'. To the right of the search bar is a blue button labeled 'FIND THE LOWEST PRICE'. A dropdown menu is open below the search bar, listing suggestions: 'entecavir (generic Baraclude)', 'Denavir', 'Ventavis', and 'Rena-Vite RX'. To the right of the dropdown menu is a separate box containing the text 'Amlodipine'.

## ❑ Fill in 1) dose and 2) number of tablets

generic ▾ tablet ▾ 0.5mg ▾ 30 tablets ▾  [SHARE ▾](#)

**Specialty Drug:** Specialty drugs are often expensive and may need to be filled through specialty pharmacies. [Learn More](#)

Prices and coupons for 30 tablets of entecavir 0.5mg

 [Set your location](#) for drug prices near you 

Acme Markets Pharmacy	\$64.40 with free coupon	<a href="#">GET FREE COUPON</a>
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Stop n Shop	\$96.45 with free coupon	<a href="#">GET FREE COUPON</a>
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Costco	\$97.56 with free coupon	<a href="#">GET FREE COUPON</a>
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Rite Aid	\$1,155	\$97.56	<a href="#">GET FREE COUPON</a>
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## □ Print and bring to your retail pharmacy

GoodRx Discount Drug Coupon	
Your Prescription:	Pharmacist Info:
<b>entecavir 0.5mg</b> 30 tablets	Member ID <b>AF469265</b>
Discounted price with this coupon:	RxGroup <b>GDX07</b>
<b>\$64.40</b>	RxBin <b>015995</b>
<small>This is your estimated price at Acme Markets Pharmacy; the pharmacy will provide the exact pricing.</small>	RxPCN <b>112</b>
Customer Questions Call: 1-855-426-4465 Pharmacist Questions Call: 1-855-782-3703	

GoodRx Discount Drug Coupon	
Your Prescription:	Pharmacist Info:
<b>tenofovir 300mg</b> 30 tablets	Member ID <b>AJ990146</b>
Discounted price with this coupon:	RxGroup <b>H1578</b>
<b>\$52.16</b>	RxBin <b>610268</b>
<small>This is your estimated price at Costco; the pharmacy will provide the exact pricing.</small>	RxPCN <b>PHXD</b>
Customer Questions Call: 1-855-426-4465 Pharmacist Questions Call: 1-855-782-3703	

GoodRx Discount Drug Coupon	
Your Prescription:	Pharmacist Info:
<b>Vemlidy 25mg</b> 30 tablets	Member ID <b>DE492208</b>
Discounted price with this coupon:	RxGroup <b>06340003</b>
<b>\$1,116.09</b>	RxBin <b>600428</b>
<small>This is your estimated price at Costco; the pharmacy will provide the exact pricing.</small>	RxPCN <b>05100000</b>
Customer Questions Call: 1-855-426-4465 Pharmacist Questions Call: 1-855-782-3703	

# Conclusion

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- ❑ Drug pricing is complex and is influenced by many factors
- ❑ Knowledge of resources can help guarantee you get the lowest price
- ❑ Ask your retail pharmacist for help



# Resources

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<u>Medicine</u>	<u>Website</u>
tenofovir alafenamide (Vemlidy)	<a href="http://www.vemlidy.com">www.vemlidy.com</a>
entecavir (Baraclude)	<a href="http://www.baraclude.bmscustomerconnect.com">www.baraclude.bmscustomerconnect.com</a>
All medicines:	<a href="http://www.copays.org/diseases/hepatitis-b">www.copays.org/diseases/hepatitis-b</a> <a href="http://www.needymeds.org">www.needymeds.org</a> <a href="http://www.goodrx.com">www.goodrx.com</a>
Other resources:	<a href="http://www.pparx.org">www.pparx.org</a> <a href="http://www.panfoundation.org">www.panfoundation.org</a> <a href="http://www.healthwellfoundation.org">www.healthwellfoundation.org</a> <a href="http://www.hepb.org">www.hepb.org</a> <a href="http://www.mygooddays.org">www.mygooddays.org</a>

# References

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- American Medical Association. How are prescription drug prices determined? Available at: <https://www.ama-assn.org/delivering-care/public-health/how-are-prescription-drug-prices-determined>. Accessed May 9, 2019.
- Qualitas Pharmacy Services. Specialty Pharmacy. Available at: <http://www.qualitaspharmacy.com/isp-specialtyservices.html>. Accessed May 10, 2019.

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**FAIRLEIGH  
DICKINSON  
UNIVERSITY**

School of Pharmacy & Health Sciences

## Percentages Over 2019 Poverty Guidelines

Family Size	100%	133%	150%	200%	250%	300%	400%	500%
1	\$12,490	\$16,612	\$18,735	\$24,980	\$31,225	\$37,470	\$49,960	\$62,450
2	\$16,910	\$22,490	\$25,365	\$33,820	\$42,275	\$50,730	\$67,640	\$84,550
3	\$21,330	\$28,369	\$31,995	\$42,660	\$53,325	\$63,990	\$85,320	\$106,650
4	\$25,750	\$34,248	\$38,625	\$51,500	\$64,375	\$77,250	\$103,000	\$128,750
5	\$30,170	\$40,126	\$45,255	\$60,340	\$75,425	\$90,510	\$120,680	\$150,850
6	\$34,590	\$46,005	\$51,885	\$69,180	\$86,475	\$103,770	\$138,360	\$172,950
7	\$39,010	\$51,883	\$58,515	\$78,020	\$97,525	\$117,030	\$156,040	\$195,050
8	\$43,430	\$57,762	\$65,145	\$86,860	\$108,575	\$130,290	\$173,720	\$217,150
For each	\$4,420	\$5,879	\$6,630	\$8,840	\$11,050	\$13,260	\$17,680	\$22,100

# Adverse Drug Tiering Practices in PA, NY, & NJ

B Informed Conference | June 8, 2019

Michaela Jackson, MS



# Background



GET TESTED  
GET PROTECTED

**IN THE US,  
ASIAN  
AMERICANS  
& PACIFIC  
ISLANDERS  
ACCOUNT FOR  
50% OF ALL  
CHRONIC  
HEP B  
CASES**

[www.hepbunited.org/](http://www.hepbunited.org/)

Hep B United

- Hepatitis B...
  - is the world's most common liver infection
  - The leading cause of liver cancer globally
- Disproportionally impacts Asian Americans, Pacific Islanders, and African immigrants
- 100 times more infectious than HIV

# Problem

- Large increase in patient calls regarding medication access and affordability
- Make up about 10% of our calls
  - **\$4,000 deductibles before copays begin**
  - **Copays of \$1,200 a month**

Q7 (by month)

Chart Type ▾

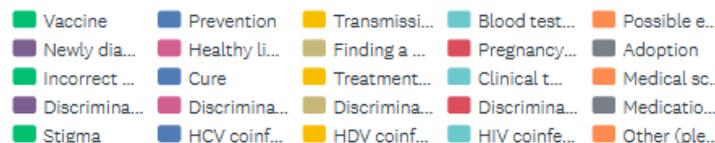
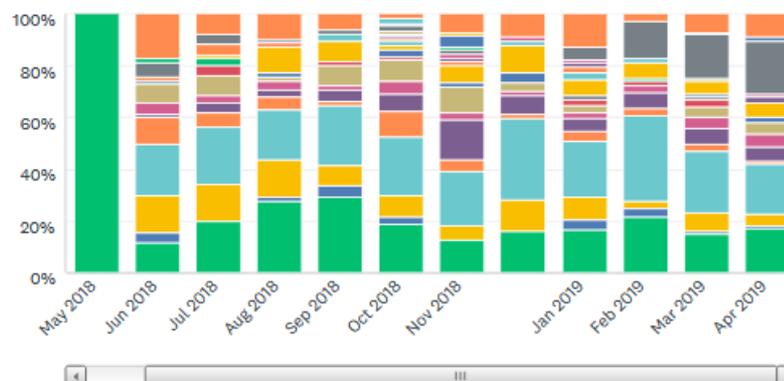
Display Options ▾

Trend by... ▾

Zoom ▾

Issue/Concern (check all that apply):

Answered: 573 Skipped: 1 First: 5/29/2018 Zoom: May 2018 to Apr 2019



# Consumer Protections

Under the Affordable Care Act



ESSENTIAL HEALTH  
BENEFITS  
(SECTION 1557)



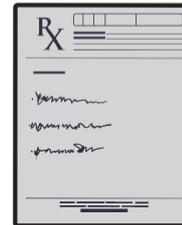
NO DISCRIMINATORY PLAN  
DESIGN  
BY INSURANCE  
COMPANIES

# Adverse Drug Tiering

- Unfair ways for insurance companies to place the cost of medications upon the consumer



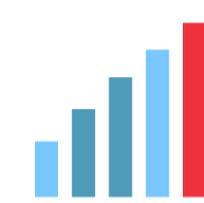
COINSURANCE RATES



MANDATORY PHYSICIAN'S  
APPROVAL FOR FIRST-LINE  
OR GENERIC TREATMENT



GENERIC TREATMENTS  
WITH HIGH COST-SHARES



PLACING MOST OR ALL  
HEPATITIS B TREATMENTS  
ON A HIGH TIER

# State Analysis

- Federal exchange
- 2019 silver level
- FDA approved treatments

**Independence Blue Cross**      Offers coverage in 5/67 counties  
**Keystone HMO Silver Proactive**

[Benefits/ Formulary](#)

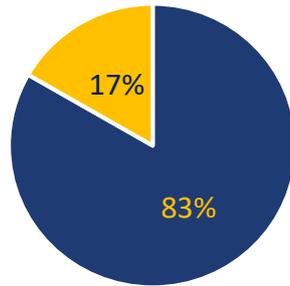
RX Benefit Design	Tier	Cost-Sharing	HBV Rx Replacement	Rx Coverage Restrictions
<b>5 Tier Formulary</b>  <b>In-network Deductibles:</b> <ul style="list-style-type: none"> <li>• Tier 1: \$0 individual</li> <li>• Tier 2 &amp; 3: \$6,000 per individual</li> <li>• Tier 1: \$0 family</li> <li>• Tiers 2 &amp; 3: \$12,000 per family</li> <li>• Applies to RX on Tiers 1,2,3,4, 5</li> </ul>	<b>T1 Low cost Generic</b>	\$20 Copay		<b>Rx Not Covered:</b> <ul style="list-style-type: none"> <li>• Baraclude</li> <li>• Viread 300mg tablet<sup>NF</sup></li> <li>• Vemlidy<sup>MF</sup></li> <li>• Hepsera<sup>MF</sup></li> <li>• Tyzeka</li> <li>• Epivir Tablets<sup>NF</sup></li> </ul> <b>Pharmacy Restrictions:</b> <ul style="list-style-type: none"> <li>• Rx not covered out-of-network; 30% reimbursement for Tiers 1,2,3,4</li> <li>• Up to 30-day supply for retail</li> <li>• 90-day supply for mail order at 2x cost-sharing</li> <li>• Mandatory generic required for all tiers.</li> </ul>
	<b>T2 Generic Brands</b>	\$20 Copay	• TDF	
	<b>T3 Preferred Brands</b>	50% Coinsurance; \$400 max/fill	• Viread (100 mg-250 mg)	
	<b>T4 Non-Preferred Brands</b>	50% Coinsurance; \$500 max/fill		
	<b>T5 Specialty</b>	50% Coinsurance; \$700 max/fill	<ul style="list-style-type: none"> <li>• entecavir</li> <li>• lamivudine</li> <li>• adefovir dipivoxil</li> <li>• Pegasys</li> <li>• Epivir Oral Solution</li> </ul>	

Generics on high tiers

# Pennsylvania

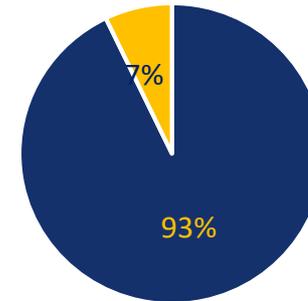
6 Insurance Companies  
14 plans

## HBV Generic Drug Placement by Insurance Company



■ High Tier

## Insurance Plans with Coinsurance Costshares on the Highest Tiers



■ Yes ■ No

### Good:

- Tenofovir was covered by all plans

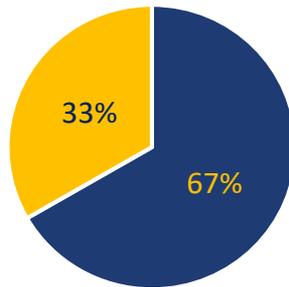
### Bad:

- Most deductibles were under national average, but still over \$3,000
- 50% coinsurance for highest tiers (including with generics)

# New York

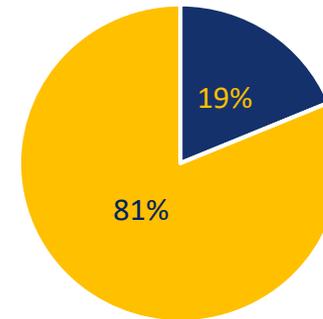
12 Insurance Companies  
64 plans

## HBV Generic Drug Placement by Insurance Company



■ High Tier ■ Low Tier

## Insurance Plans with Coinsurance Costshares on the Highest Tiers



■ Yes ■ No

### Good:

- Many plans had individual deductibles below the national average
- Most plans had copays instead of coinsurance

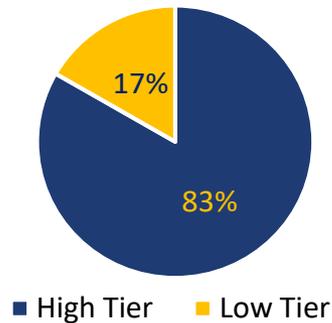
### Bad:

- Most plans had at least 1 preferred treatment on a high tier
- Majority of HBV treatments were on a high tier

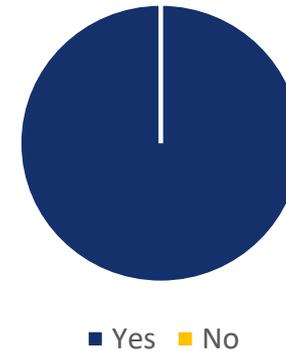
# New Jersey

3 Insurance Companies  
11 plans

**HBV Generic Drug  
Placement by  
Insurance Company**



**Insurance Plans with  
Coinsurance Costshares  
on the Highest Tiers**



## Good:

- All plans had individual deductibles below the national average
- Most first line treatments were always on lowest tier

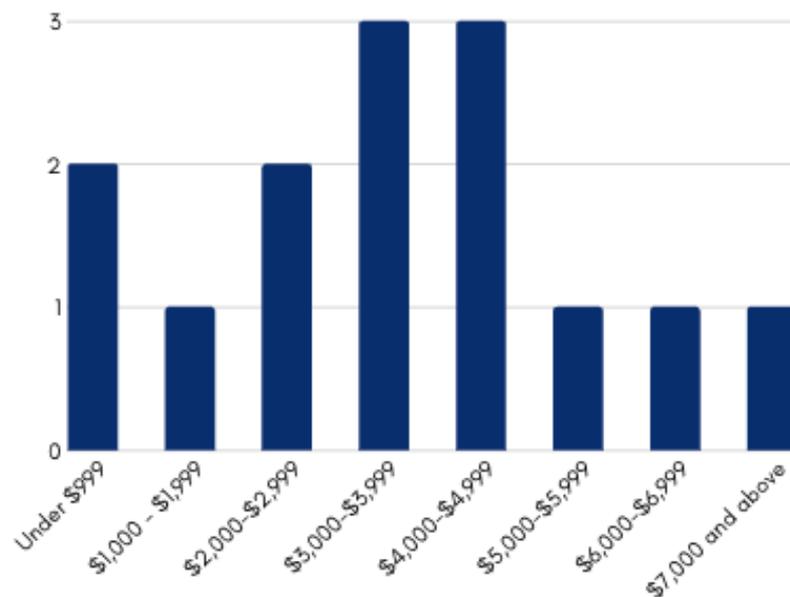
## Bad:

- All plans had coinsurance rates for high tiers
  - 40% or 50%
  - Brand name treatments

# Findings

- General trend of requiring deductibles to be met before cost-sharing began (highest tiers)
- Standard requirement for drug coverage was not met by a majority of plans
- First-line treatments were inadequately covered
- Different drug doses/forms
  - Due to different forms and doses costing more

Cost for Individual Deductible by Plan



*A majority of plans had deductibles over \$3,000*

# Other Common Barriers



PRIOR AUTHORIZATION



NO MAIL ORDERS OPTION



HIGHER PRICING FOR  
MAIL ORDER

# Conclusions



- Despite the ACA, adverse drug tiering is occurring
- Medications need to be taken daily
  - Stopping suddenly or taking sporadically can cause virus to flare and increase risk of liver disease or liver cancer
- **It is extremely important for hepatitis B treatment to be affordable and accessible**

# Questions?

B Informed Conference | June 8, 2019

