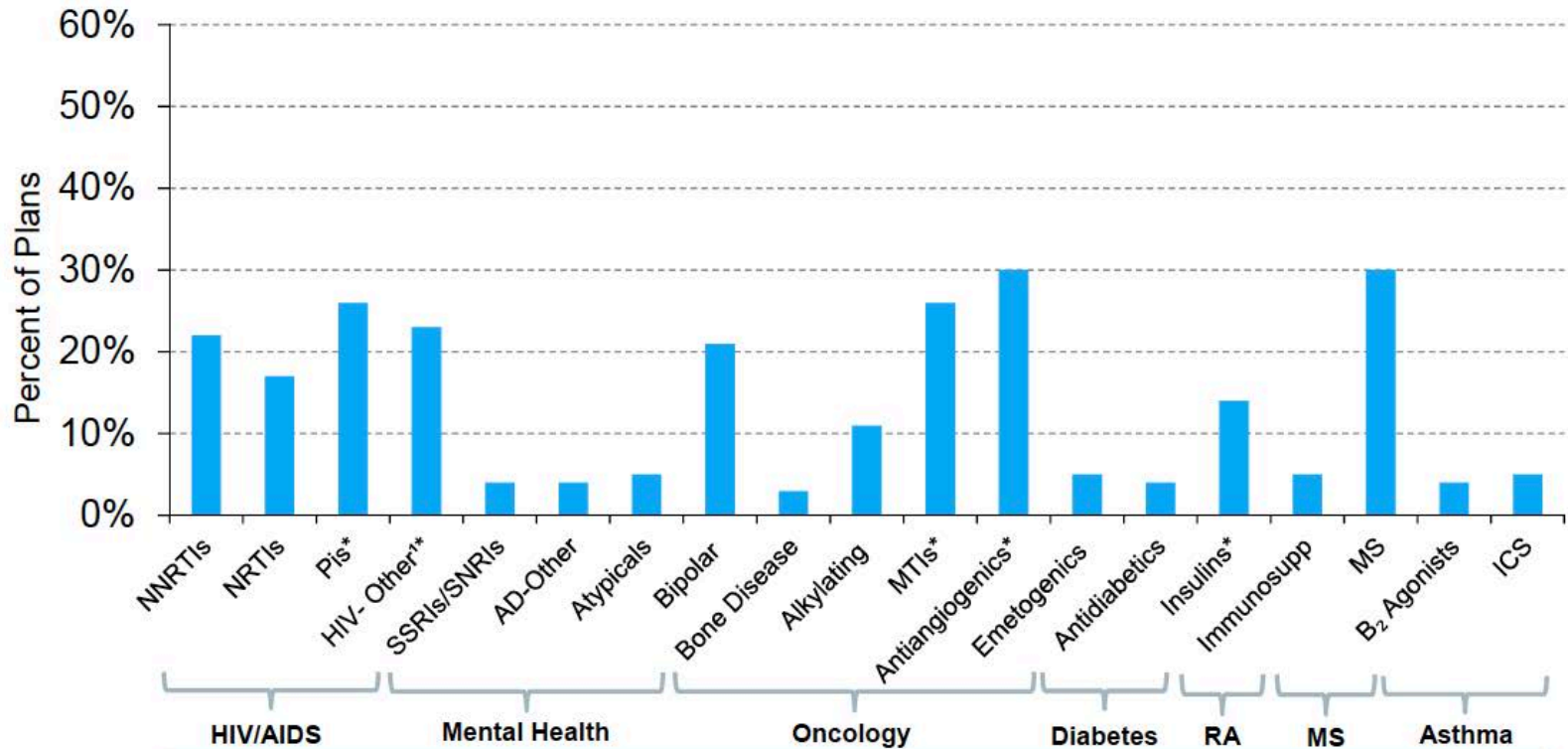




An Analysis of Exchange Plan Benefits for Certain Medicines

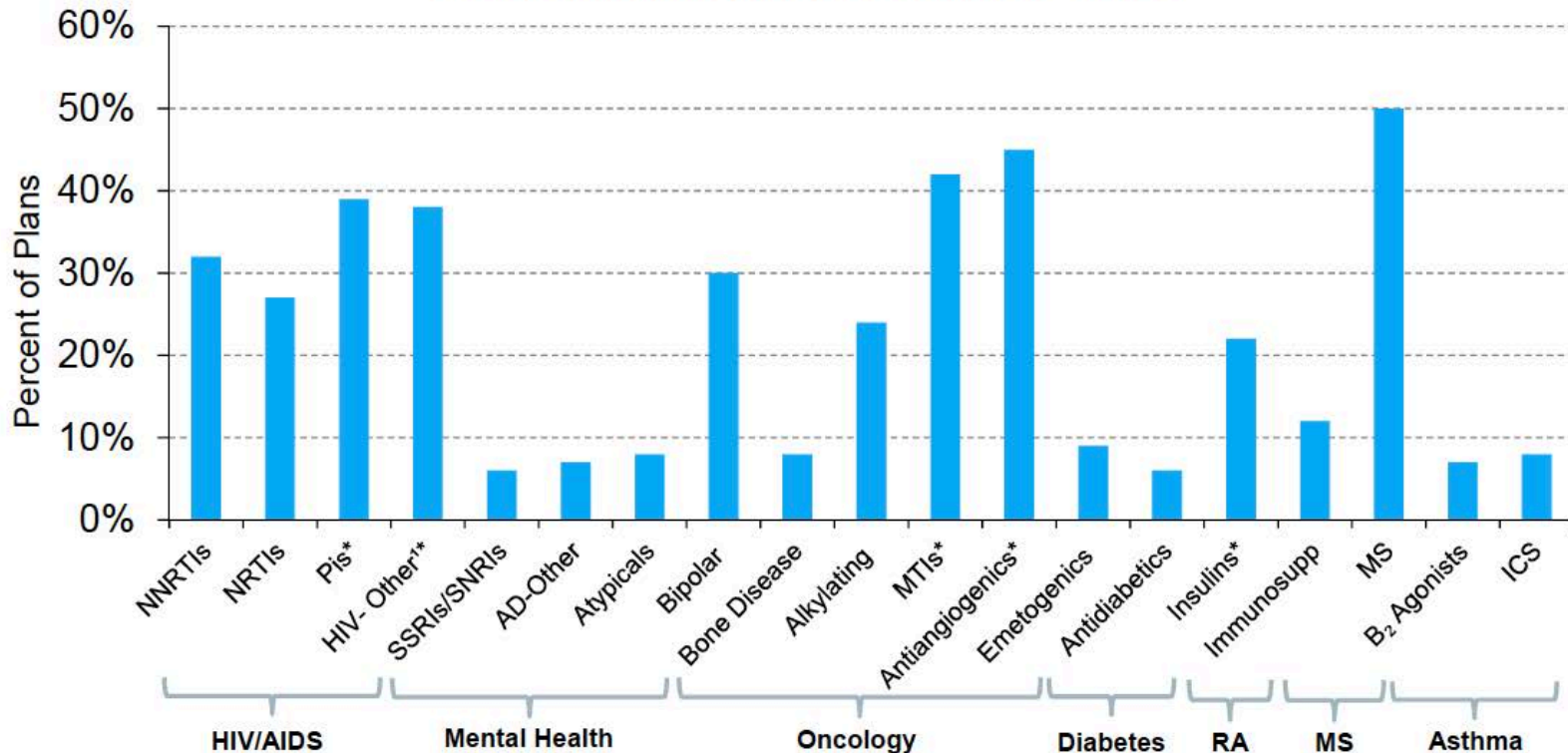
June 2014

PERCENTAGE OF **SILVER** PLANS REQUIRING COINSURANCE OF 40% OR HIGHER FOR **ALL DRUGS** IN THE CLASS



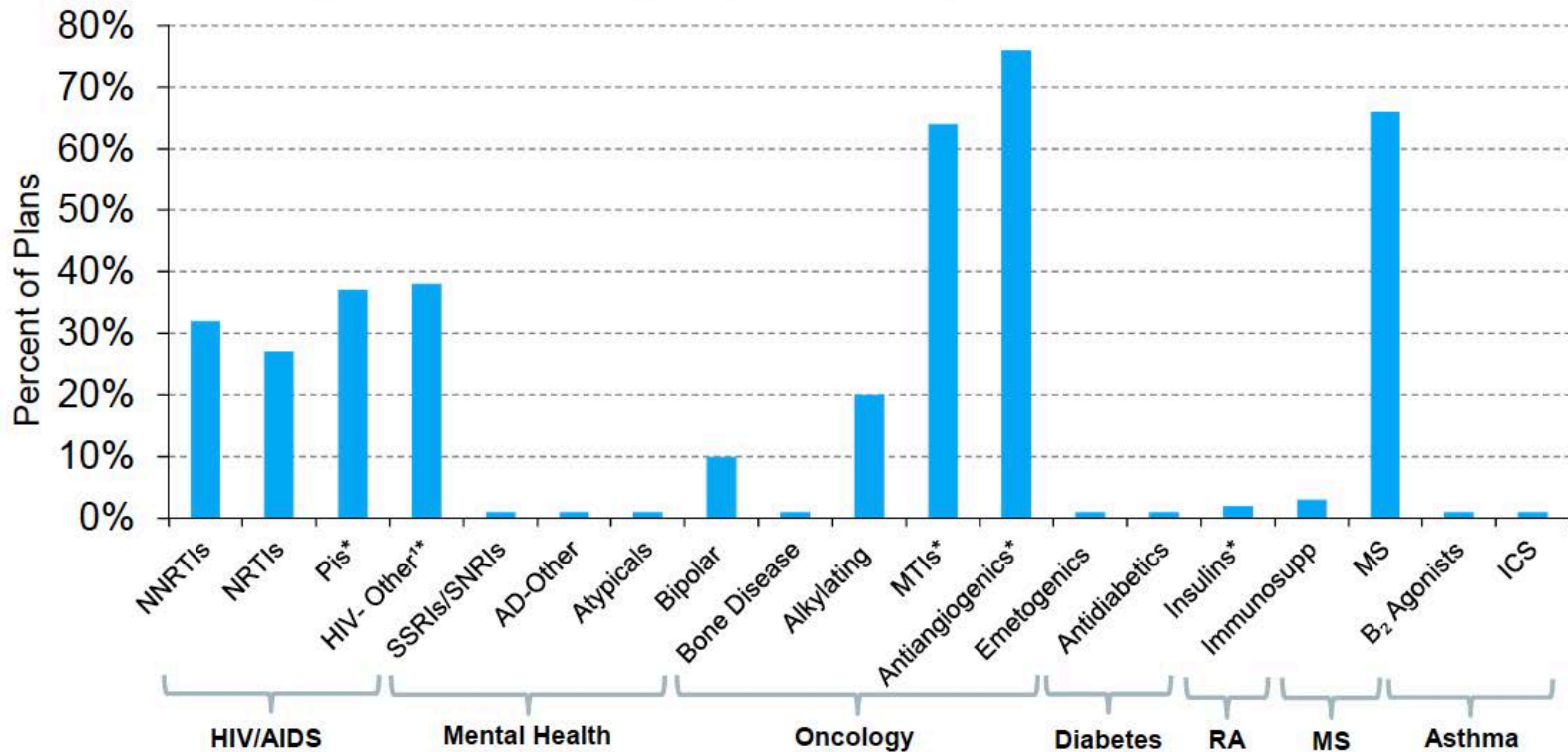
39% of plans require coinsurance of 40% or higher for ALL covered drugs in at least one class

PERCENTAGE OF **SILVER** PLANS REQUIRING COINSURANCE OF 30% OR HIGHER FOR **ALL DRUGS** IN THE CLASS



52% of plans require coinsurance of 30% or higher for ALL covered drugs in at least one class

PERCENTAGE OF **SILVER** PLANS PLACING **ALL COVERED DRUGS**
IN THE CLASS ON THE PLAN'S HIGHEST FORMULARY TIER



86% of plans place ALL covered drugs in at least one class on the highest formulary tier

123 FORMULARIES FROM PLANS REPRESENTING MOST MAJOR ISSUERS

- The analysis includes formularies from plans offered in a zip code in the largest city(s) in each state
- Formularies include:
 - Low-cost silver and bronze plan options
 - Low-cost strategic players (e.g., Blues, Medicaid managed care plans)
 - Additional formularies in states with a high number of silver plan options and very high enrollment
- Silver plan variations available to consumers with income between 100% and 250% of the Federal Poverty Level are not included in this analysis
- Most carriers use similar formularies across metal tiers and network type within a given state

HIV/AIDS	Antivirals	Anti-HIV agents, non-nucleoside reverse transcriptase inhibitors	NNRTIs
		Anti-HIV agents, nucleoside and nucleotide reverse transcriptase inhibitors	NRTIs
		Anti-HIV agents, protease inhibitors	Pis
		Anti-HIV agents, other	HIV-Other ¹
Mental Health	Antidepressants	Serotonin/ Norepinephrine reuptake inhibitors	SSRIs/SNRIs
		Antidepressants, other	AD-Other
	Antipsychotics	2 nd generation/ atypical	Atypicals
	Bipolar Agents	Bipolar Agents-Other	Bipolar-Other
Oncology	Metabolic Bone Disease Agents	No class	Bone Disease
	Antineoplastics	Alkylating agents	Alkylating
		Molecular target inhibitors	MTIs
		Antiangiogenic agents	Antiangiogenics
Antiemetics	Emetogenic Therapy Adjuncts	Emetogenics	
Diabetes	Blood Glucose Regulators	Antidiabetic agents	Antidiabetics
		Insulins	Insulins
Rheumatoid Arthritis	Immunological Agents	Immune suppressants	Immunosup
Multiple Sclerosis	Central Nervous System Agents	Multiple Sclerosis Agents	MS
Asthma	Respiratory Tract Agents	Bronchodilators, Sympathomimetic	B ₂ agonists
		Anti-inflammatories, Inhaled Corticosteroids	ICS