

## **NPLB Gets Animated: Roadmap to Patient Affordability and Innovation**

*Insurance Reform Needed to Cover Prescribed Medicines without High Out-of-Pocket Costs*

AUGUST 18, 2021 WASHINGTON, DC -- [No Patient Left Behind \(NPLB\)](#), a non-profit organization dedicated to eliminating patients' out-of-pocket costs and ensuring that drugs go generic without undue delay, today released [an animated video explaining how lowering or eliminating out-of-pocket costs is essential to enabling patients access to today's medicines and innovating tomorrow's cures](#).

The [short video](#) explains how high out-of-pocket costs stand in the way of patients accessing medicine prescribed by a doctor and authorized by an insurance company. [Drug manufacturers often give net discounts to insurance companies averaging roughly 50% off the list price](#). Unfortunately, even though patients pay monthly insurance premiums, insurers do not regularly pass on those discounts to patients. The video also points out the societal value that occurs when a new drug is invented and when that drug goes off patent to become a copyable generic.

"Ensuring prescription drug affordability and incenting robust pharmaceutical innovation are possible through simple insurance reforms," said NPLB Executive Director Peter Rubin. "Reforms that help patients and their families – not insurance companies – will improve the health of society and continue to spark biopharma innovation."

Unaffordable out-of-pocket costs charged by insurance companies can be fatal. [A 2021 study published by the National Bureau of Economic Research](#) found that increasing copays by just \$10 causes a significant decrease in patients filling their prescriptions, resulting in a 33% increase in mortality.

"Policymakers can ensure that patients can access drugs prescribed by their doctors and authorized by their insurers through popular bipartisan reforms such as capping Medicare Part D beneficiaries' monthly out-of-pocket costs," Rubin concluded.

The video is part of a growing series of policy explainers and presentations developed by NPLB. Explainers on [how affordability and innovation](#), [how price controls thwart innovation](#), and the [importance of public and private innovation collaboration](#) can be found on NPLB's website [here](#).

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