

# Are middlemen really holding down the cost of medicines?

“Little known middlemen save money on medicines – but maybe not for you.”

– Kaiser Health News, 8/2/17

Ever wonder who decides what you pay for your medicines? It's not who you might think. Biopharmaceutical companies set the list prices for their medicines, but it's your insurer that ultimately determines how much you pay out-of-pocket. More than one-third of the list price of a medicine is rebated back to middlemen, like insurers and pharmacy benefit managers (PBMs). These rebates and discounts create savings of more than \$100 billion, but these savings aren't always shared directly with patients. [LetsTalkAboutCost.org](http://LetsTalkAboutCost.org)

**Patients share the costs.  
They should share the savings.**

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