

Insurers don't pay full price for medicines.

So why do you?

Due to market negotiations, spending on medicines grew just 0.4 percent last year according to one of the nation's largest pharmacy benefit managers (PBMs), and net prices for brand medicines grew just 1.5 percent. Unfortunately, it doesn't feel that way for you. Forty percent of a medicine's list price is given as a rebate or discount to the government and middlemen, like insurers and PBMs. These rebates and discounts exceed \$150 billion, but insurers don't always share these savings with you. Visit [LetsTalkAboutCost.org](https://www.LetsTalkAboutCost.org) to find out more.