

For Uninsured Patients, Out-Of-Pocket Costs Are a Serious Financial Barrier to Accessing Naloxone



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THE ISSUE

Increasing access to naloxone is an essential component of the nation's strategy for curbing fatal overdoses in the opioid crisis. To expand access to this life-saving drug, states have passed a flurry of laws and immunity provisions for healthcare professionals and lay people. But little attention has been given to financial barriers that might restrict access.



STUDY FOCUS

The OPTIC team analyzed nationwide prescription claims data for the period 2010 to 2018. They examined trends in the annual number of naloxone claims (overall, by payer, and by drug brand) and average annual out-of-pocket (OOP) costs per claim (overall, by payer, and by drug brand).



KEY FINDINGS

The number of naloxone claims among insured patients began to increase rapidly after 2014. But the increase in claims among the uninsured was not comparable, and by 2018, the rate of naloxone claims dispensed through pharmacies among the insured population was more than 5 times the rate among the uninsured.

OOP costs for the insured and the uninsured also diverged dramatically. Between 2015 and 2018, the OOP costs per naloxone claim for the insured population decreased by about 26% but increased 606% for the uninsured.

For the uninsured, the financial barrier was even larger for certain brands of the drug. Throughout the period, the average costs paid for uninsured patients was much higher for Evzio than for Narcan or generic naloxone.



IMPLICATIONS FOR POLICY

For the uninsured, the OOP costs for naloxone comprise a substantial barrier to accessing the drug. Potential ways to reduce the barrier include requiring pharmacies to maintain a stock of generic naloxone so it is available to uninsured patients, provide direct funding to cover the OOP costs of naloxone for the uninsured, adopt co-pay support to uninsured patients following the model of the Ryan White HIV/AIDS Program, and regulate prices more directly.

Peet, E. D., Powell, D., & Pacula, R. L. (2022). Trends in Out-of-Pocket Costs for Naloxone by Drug Brand and Payer in the US, 2010-2018. *JAMA Health Forum*;3(8):e222663. doi:10.1001/jamahealthforum.2022.2663

