

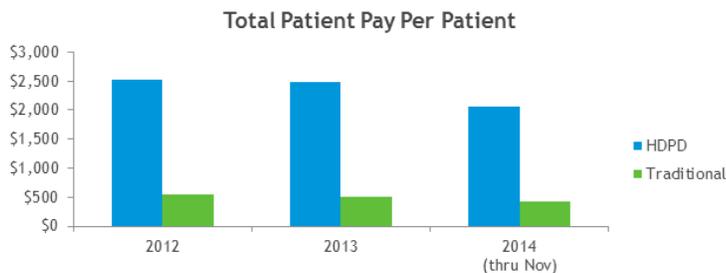
New Analysis Shows Impact of High Deductible Plans on Healthcare Utilization

NEWS January 27, 2015

A new study released by Symphony Health Solutions shows lower utilization of prescription medications among participants in high-deductible health plans (HDHP) and higher overall out-of-pocket costs.

The study looked specifically at utilization behaviors of multiple myeloma patients. An analysis of de-identified longitudinal patient claims from Symphony's Integrated Dataverse (IDV)[™] was conducted, looking at patients with one or more approved claims for Pomalyst, Revlimid, Thalomid, Velcade or Kyprolis from January 2012 through November 2014. Patients with deductibles matching the federal guideline for HDHPs in the given year were flagged as "High Deductible." A margin of error was allowed to compensate for lack of visibility into all patient level activity.

According to the study, Multiple Myeloma patients who participate in HDHPs has increased 3% since 2012 to 17% in 2014 and these patients spent 4-8 times more out of pocket for their treatment than participants in traditional indemnity health plans.



By design, HDHPs increase cost sharing by patients with the goal of reducing overall health care spending by making the financial impact of care decisions more transparent to decision makers. It has been hypothesized that this cost sharing will encourage better spending choices, or at the very least reduce unnecessary healthcare spend.

However, the Symphony analysis showed that even in a high-stakes disease state (multiple myeloma), HDHP participants were filling their prescriptions to treat this disease at a lesser rate than their traditionally insured, low-deductible counterparts. In

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@MrAkshay00 A month is a long time to wait - we sincerely apologize. Your check was mailed on 9/26...

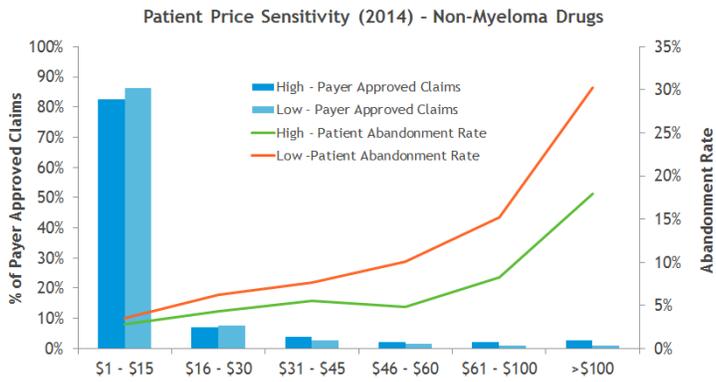
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fact, HPDP participants were more likely to walk away from a prescription, even at lower copay levels, than traditional plan participants.



The study was presented at the 4th Semi-Annual Managed Markets and Payer Marketing Strategies Conference in San Diego, CA.

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