

Patients contribute to health care costs through out-of-pocket expenses, like copays and coinsurance. These cost-sharing mechanisms are intended to help payers manage costs and encourage more efficient use of health care resources.

# When is higher cost-sharing for patients less acceptable?

Check out NPC's 5 guiding principles



## “Try and fail” is important

If the initial lower-cost therapy is unsuccessful, patients should have access to higher-cost therapy and lower out-of-pocket costs. This is also known as “reward the good soldier.”

## Benefits are certain and significant

If there is high confidence the health benefits of a treatment are significant, then financial barriers should be lowered.



## Costs must align with benefits

If the treatment costs are balanced with better effectiveness and safety, then cost-sharing should be lower.

## Don't penalize for “bad luck”

If patients need higher-cost treatments based on their biology or genetics, then cost-sharing should be reduced.



## Lower, but do not eliminate, out-of-pocket costs

Cost-sharing differences incentivize trying lower-cost treatments first, but big jumps in costs for patients should be avoided.