



Patient Profile: Out-of-Pocket Cost Burden

Human Immunodeficiency Virus (HIV)

Tom is a 45-year-old man living in Washington State. He manages a small dog-walking business, through which he makes \$3,667 per month. Tom has also been diagnosed with HIV. According to research on family budgets, he is likely to use a bit more than half of his income on necessities such as food, housing, taxes and transportation. The following patient story represents 2014 plan data.

Medications

Medications: Brand-Name Nucleoside Analog Reverse Transcriptase Inhibitor and Several Generics

Additional Symptoms: Generalized Anxiety Disorder And Hypertension

Monthly Premium:

\$339

Deductible: \$3,000

Combined Medical & Drug

Out-of-pocket costs:

\$3,491 In First Month Alone



Total Costs on Premiums and Health Expenses During the Year



Name: Tom

Age: 45

Location: Washington State

Job: Dog Walker

Income: \$3,667 per month

Tom does NOT qualify for premium or cost-sharing subsidies.

Condition: Human Immunodeficiency Virus (HIV)

Health Coverage: Silver plan

Calendar

In the month of January, Tom pays for his HIV medication in addition to his doctor visits and monthly premium. He pays a total of \$3,491 to manage his condition.

Tom hits his \$3,000 combined deductible in just one month.

Tom meets his \$4,900 maximum out of pocket in February after spending \$1,748 on prescription drugs.



Plans with High Combined Deductibles and High Coinsurance on Specialty Tier Will Leave HIV Patients with Large Upfront Out-of-Pocket Costs. Explore AccessBetterCoverage.org/basics to learn more about coverage. Explore AccessBetterCoverage.org/basics to learn more about coverage.