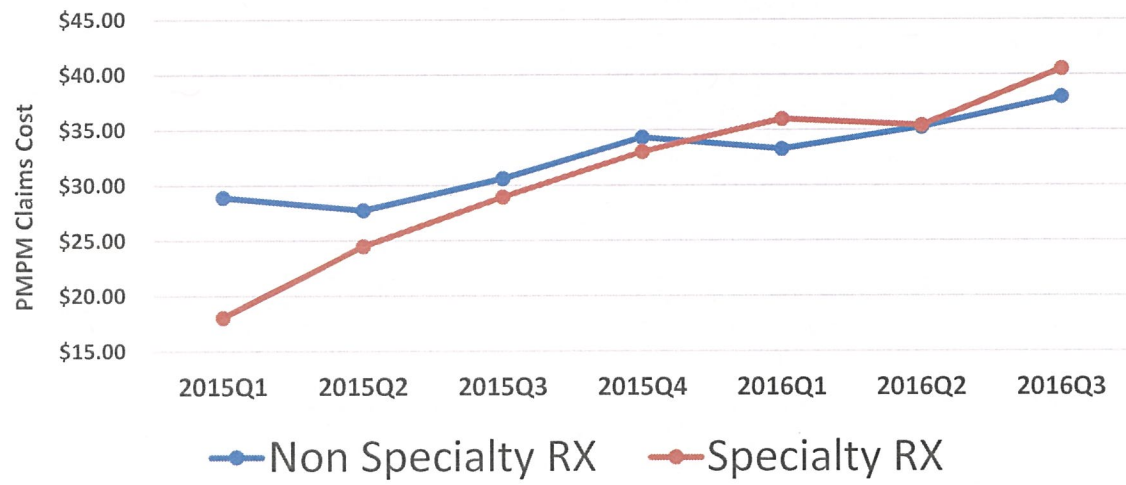


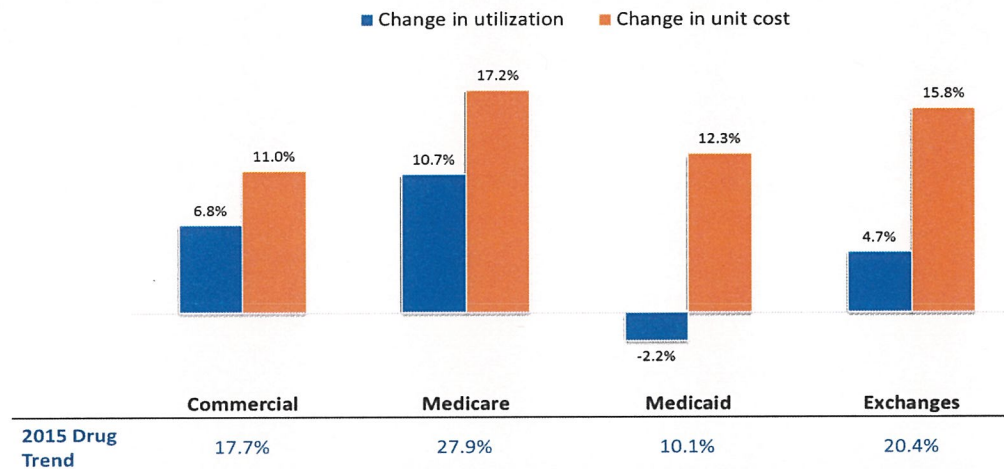


Simple, honest, affordable health insurance.

Traditional and Specialty Pharmacy Trend  
2015 – 2016 Individual Market



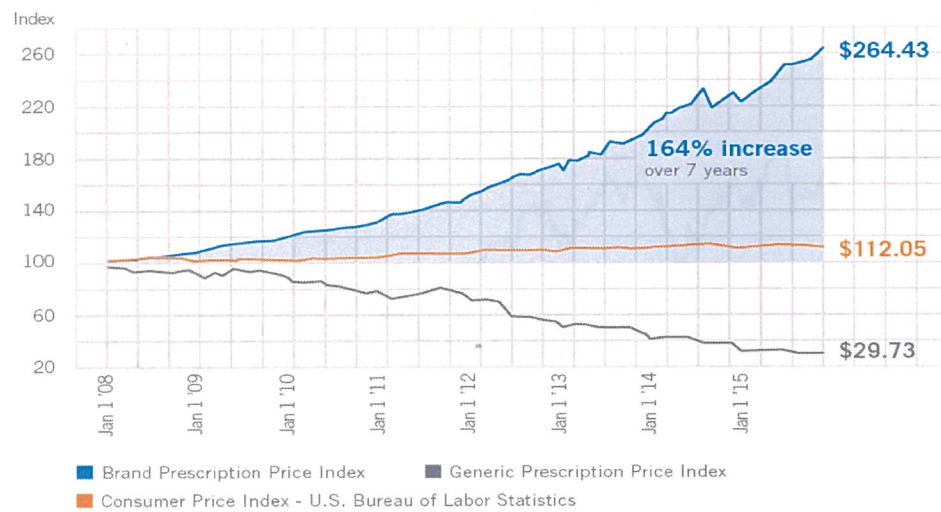
## Components of Specialty Drug Trend, by Payer, 2015



Source: Pembroke Consulting analysis of *Express Scripts 2015 Drug Trend Report*. Drug trend equals sum of (1) change in utilization and (2) change in unit cost. Drug trend may not sum due to rounding. Unit cost trend includes rebates and beneficiary cost share. Medicare includes: Medicare Advantage plans (MAPD); prescription drug plans (PDPs); and Employer Group Waiver Plans (EGWPs).

Published on Drug Channels ([www.DrugChannels.net](http://www.DrugChannels.net)) on March 22, 2016.

THE EXPRESS SCRIPTS PRESCRIPTION PRICE INDEX



- Metformin example

Metformin ER Claims Jan 2016-Aug 2016 - 3 month Rx fill

| Drug Name                                   | Brand Name | Plan Paid Claim Cost | Issue                          |
|---------------------------------------------|------------|----------------------|--------------------------------|
| Metformin HCL Tab SR 24 HR Modified Release | Glumetza   | \$17,550.15          | High-cost generic for Glumetza |
| Metformin HCL Tab SR 24 HR Modified Release | Glumetza   | \$17,550.15          | High-cost generic for Glumetza |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$3,616.70           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$3,352.99           | High-cost generic for Fortamet |
| Metformin HCL Tab SR 24 HR Modified Release | Glumetza   | \$3,038.08           | High-cost generic for Glumetza |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,810.99           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,538.29           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,501.32           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,501.32           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,501.32           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,501.32           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,501.32           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,501.32           | High-cost generic for Fortamet |
| Metformin ER Tab SR 24 HR Osmotic           | Fortamet   | \$2,501.32           | High-cost generic for Fortamet |