



Medication Affordability: Trends, Transparency, and Predictions

2025 annual year-over-year benchmark report reveals \$30 billion opportunity to cut costs for consumers

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Everyone's talking about medication affordability.

The U.S. government is demanding most-favored-nation (MFN) prices from manufacturers while it calls for more transparency and less arbitrage from pharmacy benefit managers (PBMs). State governments are making it illegal for vertically integrated PBMs with pharmacies to operate in their states. Employers are screaming about the nearly 7% premium increase they will feel in January 2026, which is largely being driven by a significant rise in drug prices.

GLP-1s are all the rage and are a true breakthrough in the treatment (and perhaps reversal) of chronic disease. But the high prices and skyrocketing demand expose the gaps in how we pay for innovation. Many employers and insurers won't cover these therapies due to their cost.

But GLP-1s are just the latest and loudest example. Across the board, high deductibles, narrow formularies, and coverage exclusions make medications unaffordable for many consumers. Recent surveys indicate one out of three Americans have taken cost-savings measures related to the medications they need. These actions range from reducing the recommended dose to delaying or forgoing a prescription altogether.

These trends combined have led to an explosion of new payment models, including pharma-direct-to-consumer (DTC) cash prices, subscription models, direct pharma-to-employer pricing, and alternative pharmacy benefit models. As the number of payment models expands, the number of consumer price points explodes, and the consumer is left confused. There is no easy way for a consumer to find the best possible price with or without insurance.

Pharma copay coupons are an affordability tool that already is woefully underused despite this financial toxicity. The problem is the lack of digital distribution across our health tech ecosystem.

In this second edition of our annual Medication Affordability Benchmark Report™, we dive deeper into the need for transparency in medication costs and what's blocking patients from accessing the billions in manufacturer-provided copay savings. We map the drop-offs, from eligibility confusion to activation complexity, and highlight the bright spots where friction is starting to disappear.

At RxUtility, we believe consumers should easily know not just the price of a medication, but the BEST price. In an era of AI and interoperability, it has never been easier to put this information in the hands of consumers, pharmacists and even providers before consumers reach the pharmacy counter, then walk away due to sticker shock.

Let's work together to achieve equity in medication access that would improve health outcomes for all.

Miriam

Miriam Paramore
Founder & CEO, RxUtility

P.S. Early in 2026, we will expand our drug affordability platform to include all cash price points so that consumers can easily see their lowest cost option, with or without insurance.



Year-Over-Year Trends: 2024-2025

State of the Industry: The Need for Improved Medication Transparency and Support

As patients face skyrocketing out-of-pocket costs for medications, pharma manufacturer copay coupons are the least talked about option to help consumers reduce medication costs.

That's a missed opportunity to put medication expense relief into the hands of those who need it most.

More than \$30 billion in manufacturer prescription copay assistance is available,



But only 7%
of these coupons
are ever used.

Total missed savings: \$27.9 billion*

Most copay coupons—**78%**—are for drugs that have no generic alternative.

How Copay Coupons Work

Copay coupons for prescription drugs are discount coupons offered by manufacturers to help commercially insured consumers afford their medications.

The coupons lower or eliminate the patient's out-of-pocket cost at the pharmacy.

IN 2025:

1,298 active copay assistance programs existed across therapeutic areas, according to an RxUtility analysis

1,012 copay coupons were for drugs with no generic alternative

Note: When last year's benchmark report was created, RxUtility was aware of \$10 billion in pharmacy copay savings. In the past year, **we've identified \$30 billion in savings.**

Where the Biggest Copay Savings Opportunities Exist

In 2025, copay coupons for retail drugs—medications that can be purchased at a pharmacy counter—far outnumbered copay coupons for specialty drugs, where the prices often are much higher.

Retail drugs:



801 copay coupon programs, comprising **61.7%** of all prescription copay coupons

Average maximum savings: \$250 to \$400 per prescription

Specialty copay coupons:



497 programs, or **38.3%** of total prescription copay coupons

Average maximum savings for major drugs: \$310 to \$1,050 per prescription

Year-Over-Year Impact of Specialty Coupons Rises

In 2025, the proportion of copay coupons representing specialty drugs increased 3.3% year over year:

2024: 35%

2025: 38.3%

Here are specific—and compelling—examples of copay coupon savings for high-volume drugs.

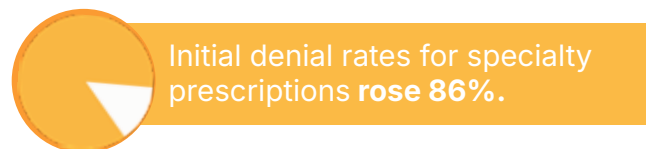
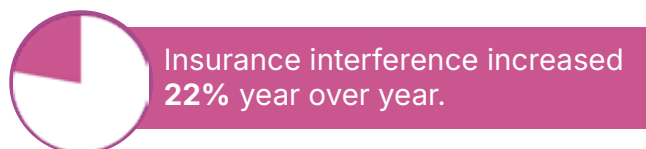
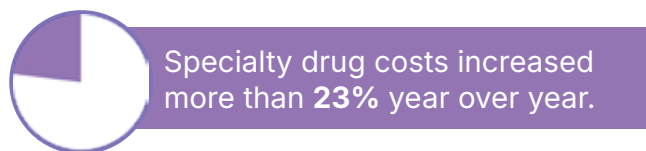
Top 6 Copay Coupon Savings by Patient Cost

Skyrizi	from \$1,061 to \$5
Stelara	from \$1055 to \$5
Tremfya	from \$624 to \$5
Rinvoq	from \$408 to \$5
Dupixent	from \$320 to \$0
Xeljanz	from \$312 to \$0

Top 6 Copay Coupon Savings by Rx Volume

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Eliquis	from \$79 to \$10
Jardiance	from \$46 to \$10
Mounjaro	from \$70 to \$25
Wegovy	from \$73 to \$0
Farxiga	from \$43 to \$0

Consumers Are Feeling the Weight of Rising Drug Costs



Estimated cash discount use for specialty prescriptions in 2025:
8% to 12%

About one out of four pharmacy professionals say it's highly likely consumers will rely on cash pay discounts for 20% of generic drugs or more.

Note: In 2026, more tech-enabled options will emerge for consumers to view all cash price points at the point of purchase. These options will enable consumers to easily see their lowest cost option, with or without insurance.

According to a 2025 Kaiser Family Foundation poll:



1 out of 5

adults haven't filled a needed prescription due to medication costs



23%

opted for an over-the-counter alternative



1 out of 7

have reduced the dose to save money, cutting pills in half—or skipping doses altogether

1 out of 3 American adults have taken at least one of these cost-savings measures in the past year



Top 3 Trends for Medication Affordability in 2026

Trend No. 1:

The unsustainable rise in specialty drug costs will prompt bold moves by employers and policymakers.

By the Numbers:



Prescription drug costs are expected to rise 11% in 2026, with specialty drugs driving much of the increase.

Specialty drugs are being introduced to the market at **an astounding rate**.

In the past year, RxUtility has seen greater than 11% year-over-year growth in specialty copay programs.

These drugs are materially increasing healthcare costs, more so than utilization. In fact, the rate of hospital admissions and surgeries is actually declining.

Drugs for diabetes and immunology dominate specialty drug cost growth.

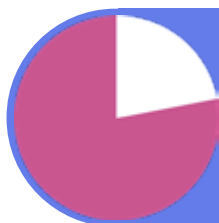
Actions Expected in 2026:

- Fast-tracked development of biosimilars for serious and chronic diseases
- Tighter employer restrictions on who gets GLP-1s—and for how long.

Trend No. 2:

There will be an intense push for an “affordability fix” for drugs with no generic equivalent.

By the Numbers:



78% of all copay coupons support drugs without any generic alternative.

These drugs represent the highest cost burden.

Research shows that cost-related medication non-adherence worsens patient outcomes, increases hospitalizations, prolongs illness, and [contributes to billions in avoidable healthcare costs each year.](#)

Actions Expected in 2026:

- A push for increased transparency around four categories of prescription drug prices:
 - The copay price set by insurance—which sometimes is higher than the true cost of the drug itself
 - The copay coupon price
 - The cash price available to consumers without insurance and those who agree not to use insurance to purchase their prescription
 - The direct-to-consumer price that consumers pay to drug manufacturers

Trend No. 3:

Technology will become the long-overdue affordability fix.

Today, a “notably opaque” cost system prevents price prediction.

By the Numbers:



60% of prescriptions with copays of \$500 or more are abandoned, suggesting cost is a major factor in medication purchasing decisions.

98 million prescriptions for patients starting new therapy are abandoned due to cost surprises. Awareness of medication affordability options matters: One study found that copay coupons, when applied, **covered 85% of the cost of the drug.**

Actions Expected in 2026:

- Tech-enabled options for medication cost transparency will take priority.
- Here, integration into existing healthcare workflow systems in provider offices and pharmacies will be essential.

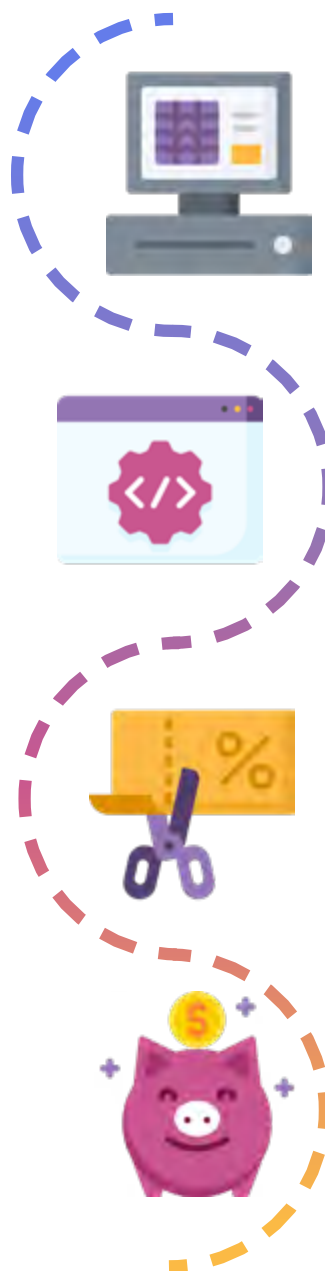
What Tech-Enabled Transparency for Medication Costs Could Look Like in Action

1. An electronic tool for drug coupon access is integrated within the pharmacy management system that is used at the point of sale.

2. This aggregated database of pharmacy copay coupons—available via a real-time API—acts as a dynamic map to availability of prescription drug copay coupons nationally.

3. Consumers gain access to the \$30 billion in prescription drug savings available through increased awareness at the point of purchase.

4. Copay coupons keep cash in consumers' pockets by lowering or eliminating their drug expenses. They protect access to the medications they need, when they need them.





Access to Copay Coupons Makes a Powerful Impact on Affordability

Case Example: Medication Cost Transparency for Asthma Patients

The Power of Medication Cost Transparency for Asthma Patients

Prescription drugs represent the largest single direct medical expense for people with asthma at [over \\$5 billion annually](#).

It's one reason why the Asthma and Allergy Foundation of America [urges all healthcare stakeholders](#) to "develop a comprehensive strategy that addresses systemic barriers to affordable prescription drugs" for asthma patients.

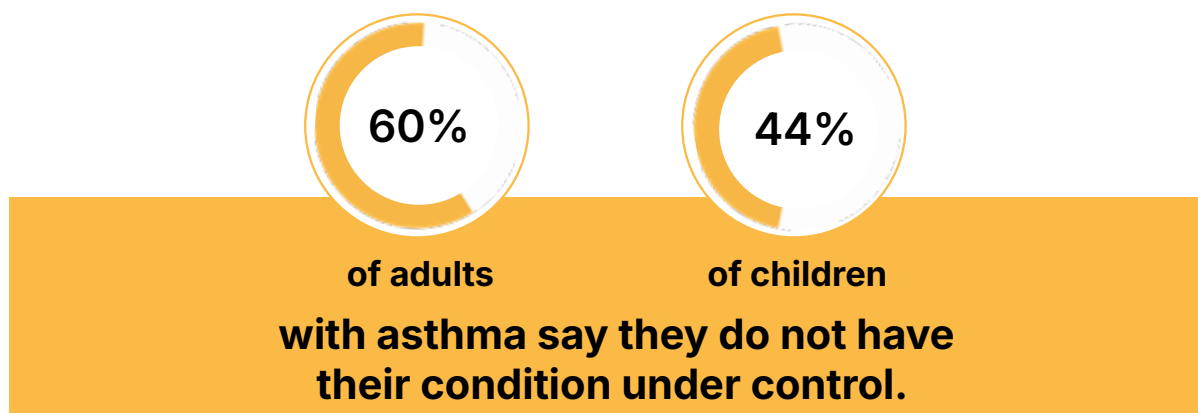
4 out of 5 Americans are directly affected by asthma.

Major drug companies and several states have **capped costs** for asthma inhalers.

Yet annual costs of asthma treatment still total around **\$82 billion**.

Patients with asthma **pay \$3266 higher** medical costs per year than those without.

Complexities of Asthma Management Demand Specialized Solutions



Today, **more than half of patients with asthma say they do not have their condition under control.**

Children and adults with moderate or severe asthma may take oral corticosteroids to treat their condition in addition to using inhaled steroids and bronchodilators. These include patients with eosinophilic asthma, marked by high levels of white blood cells in their airways, and those who depend on daily doses of oral corticosteroids to manage their symptoms.

But there are side effects to using steroids on a long-term basis, from weight gain to mood changes, fatigue and muscle weakness. And even when patients take both oral and inhaled corticosteroids along with bronchodilators, they may still struggle to keep their asthma under control.

Medication Affordability Challenges Strain Access to New Asthma Treatment

In October 2018, the FDA approved Dupixent for use by moderate-to-severe asthma patients who have eosinophilic asthma or are oral corticosteroid-dependent. It's an add-on drug that significantly improves breathing function, reducing dependence on steroids.

The downside:

The price tag for Dupixent isn't cheap. Without insurance or financial assistance, Dupixent can cost anywhere from \$3,300 to more than \$5,000 per carton, which typically lasts a month.

It's an instance where medication price transparency can make a substantial difference.

Evaluating Options for Improving Access to Specialty Asthma Drugs

Here's how insurance coverage, copay coupons and savings programs can drive cost savings for Dupixent:

Scenario	Estimated Monthly Cost
Without Insurance	\$3,315 - \$5,377 (retail price for a month's supply—typically two autoinjectors/syringes)
With Commercial Insurance and a Copay Card	As little as \$0 for eligible patients using the Dupixent MyWay Copay Card (terms apply)
With Discount Cards (e.g., GoodRx)	\$2,022 - \$3,670 without insurance

The manufacturer also offers a **patient assistance program** for uninsured individuals who meet specific income requirements to potentially receive the medication at no cost.

It's Time to Unlock Medication Price Transparency for **All**

Until we give consumers **complete visibility** into their healthcare costs and options, we will struggle as a country to deliver on the goals of affordable, accessible care.

By integrating medication price information—including pharmacy copay coupons—into existing patient, provider, pharmacy and payer workflows, we can help eliminate the fear that comes with a trip to the pharmacy. By empowering consumers with the information needed to make informed choices for their health, we can improve health outcomes and reduce costs.

Find out more. Visit RxUtility.com or read our whitepaper, [Healthcare Is Losing the Fight for Medication Affordability](#).



Top 5 Conditions for which Copay Coupons Are Available Right Now

Change starts with awareness.

Diabetes

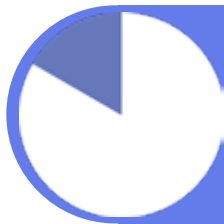
Based on 2025 data:

- 106 types of prescription copay coupons available
- \$6.56 billion in potential savings
- \$6.1 billion in missed savings (where copay coupons weren't used or identified at the point of purchase)

Major savings per brand-name prescription:

- Ozempic: pay as little as \$25
- Mounjaro: pay as little as \$25
- Wegovy: pay as little as \$0

Prescription copay coupons for diabetes exhibited a **slightly higher utilization rate year over year** due to increased use of GLP-1s.



**Use of GLP-1 copay coupons grew
15% year over year**

Immunology

- 46 types of prescription copay coupons available
- \$994 million in potential savings
- \$925 million in missed savings

Major savings per brand-name prescription:

- Stelara: Pay as little as \$5
- Skyrizi: Pay as little as \$5
- Rinvoq: Pay as little as \$5

Cardiovascular

- 28 types of prescription copay coupons available
- \$1.49 billion in potential savings
- \$1.39 billion in missed

Lowest utilization for copay coupons across categories

Major savings per brand-name prescription:

- Eliquis: Pay as little as \$10
- Xarelto: Pay as little as \$10
- Entresto: Pay as little as \$10

Respiratory

- 45 types of prescription copay coupons available
- \$1.66 billion in potential savings
- \$1.54 billion in missed savings

Major savings per brand-name prescription:

- Trelegy: Pay as little as \$0
- Dupixent: Pay as little as \$0
- Xolair: Pay as little as \$5

Mental Health

- 75 types of prescription copay coupons available
- \$974 million in potential savings
- \$906 million in missed savings

Low utilization — Stigma reduces awareness

Major savings per brand-name prescription:

- Trintellix: Pay as little as \$10
- Vraylar: Pay as little as \$0
- Rexulti: Pay as little as \$5

Taking a Closer Look

Top 6 by Patient Cost (from top 200 drugs by rx volume)

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About RxUtility

Our mission is to save people money on prescription medications.

RxUtility is the only platform to connect healthcare providers, pharmacists and digital health partners at the point of prescribing and pick-up with real-time manufacturer copay assistance. By embedding prescription cost savings in provider, pharmacy and consumer workflows, RxUtility offers patients transparency into their cost options. When people can afford the medications they need, adherence improves, and satisfaction scores go up. We're helping to create a world that ensures equitable access to prescription drugs.

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