



The New Avenue for Access? European Market Access Routes Outside Traditional Public Payer Pathways

Richard Macaulay and David Carr | Global Pricing and Market Access, Precision AQ, London, UK

For further information, contact richard.macaulay@precisionaq.com or visit us on <https://www.precisionaq.com>

INTRODUCTION

- Navigating the public payer hurdle is becoming increasingly challenging for developers of new medicines, as healthcare systems respond to increasing demand amidst budgetary challenges
- Manufacturers are increasingly exploring opportunities beyond the traditional public payer routes to secure patient access
- This research evaluated private healthcare insurance (PHI) and out of pocket (OOP) access in three major European markets

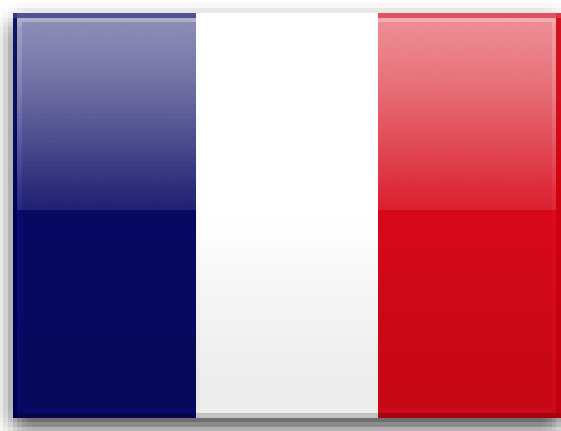
METHODS

- Three private healthcare payer experts were interviewed alongside supplementary desk research to evaluate the market size, coverage and trends of PHI and OOP access in France, Italy, and UK

RESULTS

The proportion of patients covered by PHI and its role in drug coverage varies substantially between France, Italy, and UK:

- PHI in Italy only covers 10% of the population and complements state healthcare; Class C and outpatient drugs are paid OOP
- In France, it is mandatory to have supplementary health coverage, but this only covers co-payments for publicly reimbursed medicines
- A fifth of the UK population is covered by some PHI, but this only covers inpatient drugs and outpatient oncology products



Population coverage

Major players

Drug coverage

100%

Of the French population are covered by supplementary health insurance
This is a **legal requirement**

• ~80% people covered by **Mutuelles**#

• ~20% people covered by **PHI**

• **Largest providers** (2020): Harmonie Mutuelle (3m), MGEN (2m), Malakoff Mederic (1.9m)

• Most drugs are **only partially reimbursed** (typically 65% - linked to SMR)^

• Supplementary health coverage **covers this copayment**

• These do **not cover drugs** that are **not publicly reimbursed**

NOTE: # a "Mutuelle" or "top-up" is a supplemental health insurance designed to reimburse the remaining costs not covered by the public system; ^ ~30 diseases have drugs 100% reimbursed publicly

Population coverage

Major players

Drug coverage

10%

Citizens can choose to have **complementary and supplementary private health** insurance, but it plays a limited role in the health system*

• (Typically) **Corporate**, for which companies cover employees and sometimes families

• (More rarely) **Noncorporate**, with individuals buying insurance for themselves/families

• The largest providers by GWP** are Unisalute (€762 m) and Generali Italia (€737 m)

• For PHI, inpatient products are fully covered, but **outpatient and Class C are not covered**

• When Class C, the price is set by the manufacturer, and **patients pay OOP**

• Some local regions **cover Class C drugs** for severe diseases (inc, epilepsy) / low incomes

* NOTE: only 10% of citizens and 2.8% of total spending; ** Gross Written Premiums, Statista

Population coverage

Major players

Drug coverage

20%

A fifth of the UK population is covered by some PHI, the market is mostly acute hospitals offering in- & outpatient services

• **Highly fragmented market** with many insurers offering private & workplace plans

• **BUPA, AXA PPP Healthcare, and Aviva** are the main players covering over **2.5 m lives**

• Typically, only covers (when the patient has the appropriate policy):

• **inpatient drugs**

• **oncology products in the outpatient setting**

CONCLUSIONS

- The role that PHI and OOP plays in pharmaceutical market access can vary dramatically, even within the three markets assessed in this research
- Manufacturers looking to leverage pathways outside those of traditional public reimbursement need to have a strategy that is highly tailored to individual market

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