May 2023

U.S. Health Care Ecosystem: Overview

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A R&D

University medical schools, research laboratories, pharmaceutical manufacturers, and medical device makers often collaborate on research, pre-clinical studies, and clinical trials to prove the efficacy and safety of new drugs and medical devices to treat diseases and other health conditions.

B Production

Regulator-approved drugs and medical devices are manufactured using "active pharmaceutical ingredients" and other raw materials by leading U.S.-based **drug makers** (Johnson & Johnson (37), Pfizer (43), AbbVie (63),Merck & Co (71), Bristol-Myers Squibb (8), and Lilly (122) and **medical device manufacturers** (Cardinal Health (15), Johnson & Johnson (37), GE HealthCare (48), Abbott Laboratories (86), 3M (102), Danaher (118), and foreign-controlled Medtronics and Siemens Healthineers).

C Distribution

Drugs and medical devices are distributed to healthcare providers and pharmacies by manufacturers primarily through a network of wholesale companies. The leading U.S. wholesale distributors are McKesson (9), Amerisource Bergen (10), and Cardinal Health (15).

D Patient Care

There are over one million medical doctors in the U.S. (including 209,000 primary care physicians) and 8,000 U.S. hospitals and other patient care sites (including 924,000 licensed beds) providing medical and surgical services, including intensive care, diagnostic, cardiac care, and emergency room services. On top of this, there are 2,800 rehabilitation centers, 38,700 nursing and retirement homes, 9,600 assisted living facilities, and 9,00 senior living facilities. HCA Healthcare (65) is the largest U.S. patient care provider, but for convenient, lower-cost care, many consumers seek treatments at urgent care or walk-in clinics at retail pharmacies—e.g., CVS Minute Clinics (4) and Walgreens QuickCare centers (18).

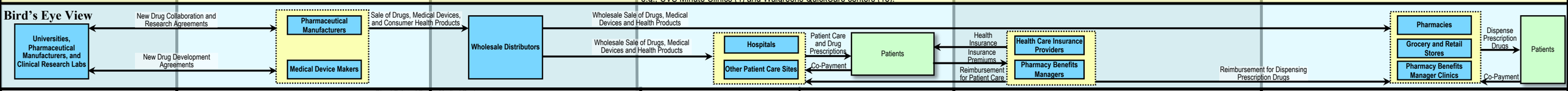
E Health Insurance

By spreading the risks and costs of health care across a wide segment of the population, insurance companies provide affordable health insurance to employers (for their employees), the federal government (for seniors), state governments (for low-income families and children), and individuals in the delivery of health care and prescription drugs. CVS Health (formerly Aetna (4)), UnitedHealth Group (5), Cigna (12), Elevance Health (formerly Anthem (20)), Centene (26), and Humana (40) are the largest health insurers in the U.S.

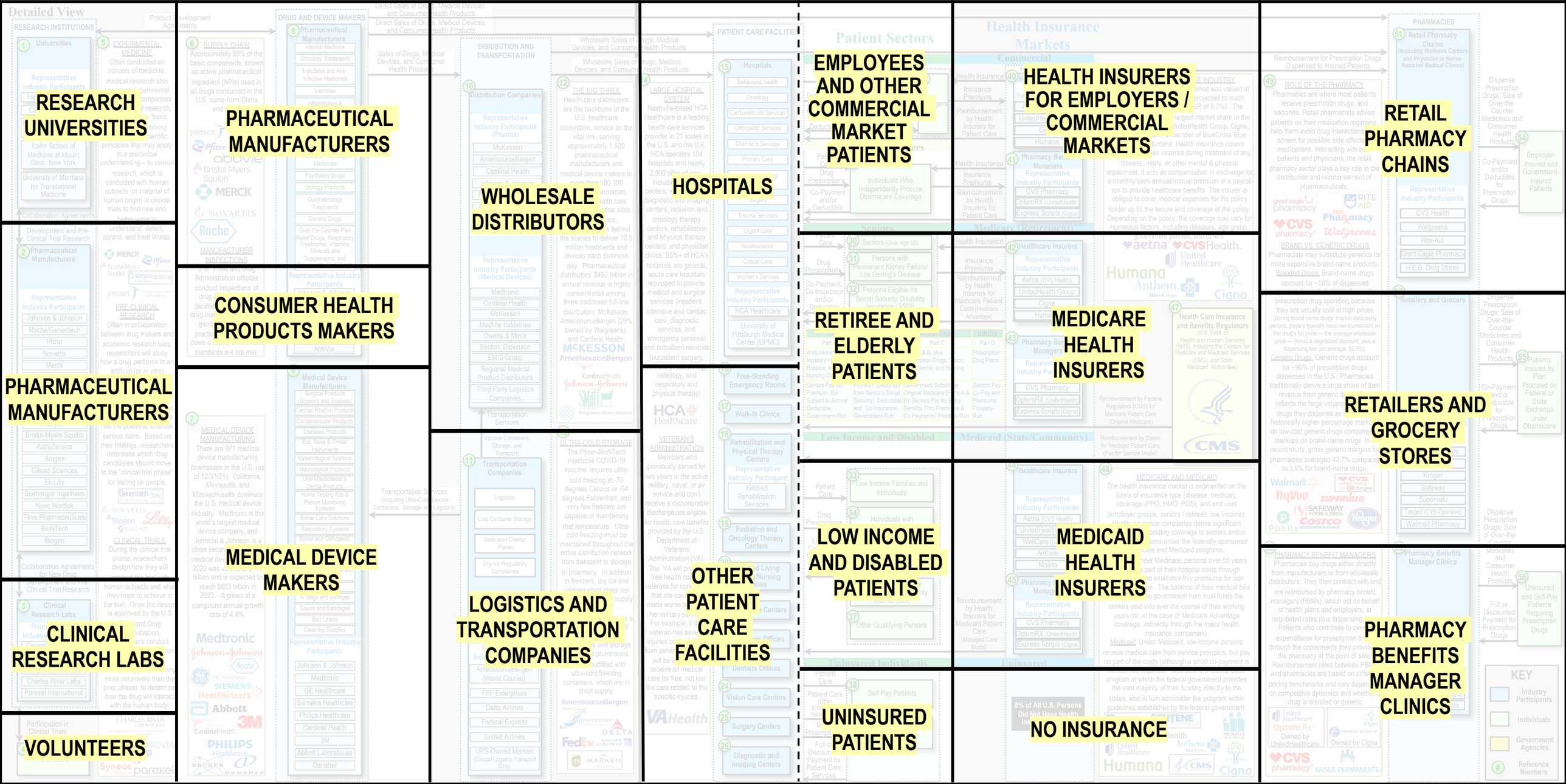
F Pharmacies

Pharmacies, many of which are part of large retail chain stores, dispense prescription and over-the-counter drugs, administer flu and other vaccines, and provide drug consultations to their customers. Retail chain pharmacies also sell general merchandise, including beauty and personal care products, health supplements, baby care products, first aid supplies, groceries, and other household goods. CVS Pharmacy (4), Walgreens (18) and Rite Aid (148) are the largest retail pharmacies in the U.S.

Bird's Eye View



Detailed View



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U.S. Health Care Ecosystem: Simplified

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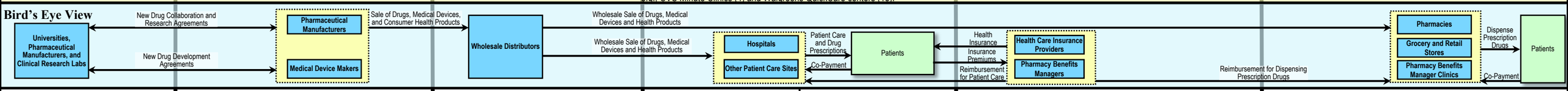
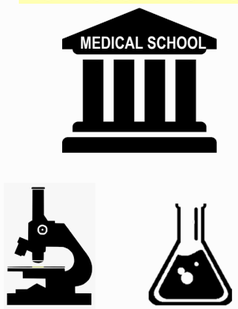
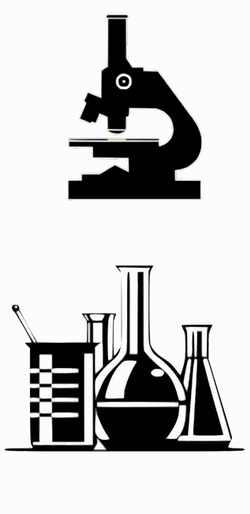


RESEARCH UNIVERSITIES



PHARMACEUTICAL MANUFACTURERS



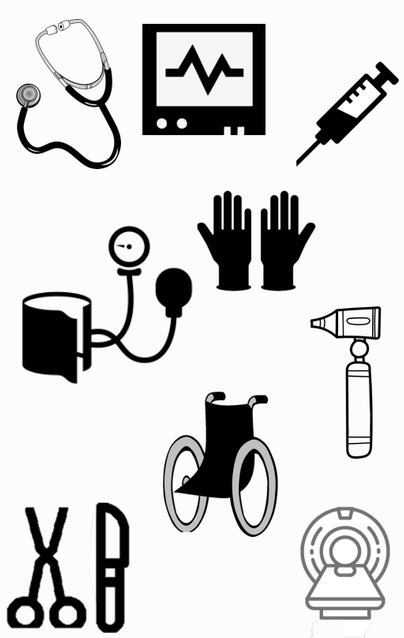
CLINICAL RESEARCH LABS

VOLUNTEERS

PHARMACEUTICAL MANUFACTURERS

CONSUMER HEALTH PRODUCTS MAKERS

MEDICAL DEVICE MAKERS



WHOLESALE DISTRIBUTORS

LOGISTICS AND TRASPORTATION COMPANIES

HOSPITALS

OTHER PATIENT CARE FACILITIES

minute clinic

EMPLOYEES AND OTHER COMMERCIAL MARKET PATIENTS

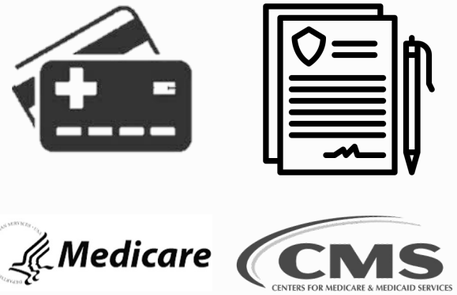
RETIREE AND ELDERLY PATIENTS

LOW INCOME AND DISABLED PATIENTS

UNINSURED PATIENTS

HEALTH INSURERS FOR EMPLOYERS / COMMERCIAL MARKETS

MEDICARE HEALTH INSURERS



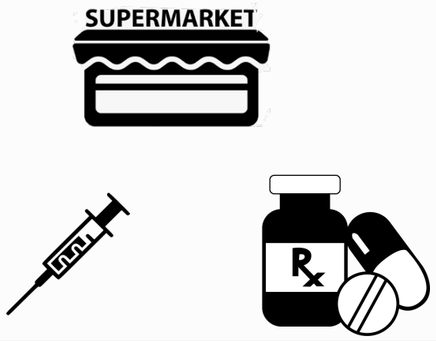
MEDICAID HEALTH INSURERS

UNINSURED

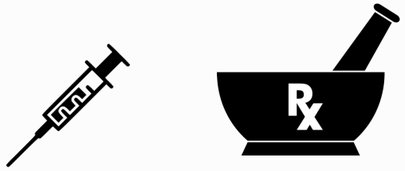
25+ MILLION INDIVIDUALS

RETAIL PHARMACY CHAINS

RETAILERS AND GROCERY STORES



PHARMACY BENEFITS MANAGER CLINICS



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U.S. Health Care Ecosystem: Key Players

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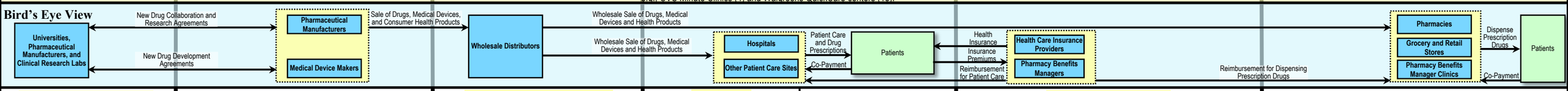

RESEARCH UNIVERSITIES

Harvard Medical School; Columbia University; College of Physicians and Surgeons; Duke University School of Medicine; UCSF School of Medicine; KU School of Medicine; NYU Grossman School of Medicine; Icahn School of Medicine at Mount Sinai; UPMC Life Changing Medicine; Johns Hopkins Medicine

PHARMACEUTICAL MANUFACTURERS

U.S.-Based: Bristol Myers Squibb; Biogen; Merck; Pfizer; Genentech (A Member of the Roche Group); Roche; Lilly; Allergan (an AbbVie company); abbvie; Gilead; Novartis; Janssen (Pharmaceutical Companies of Johnson & Johnson)

Foreign-Based: Boehringer Ingelheim; Sanofi; Bayer; novo nordisk; AstraZeneca; GlaxoSmithKline; BioNTech; teva

CLINICAL RESEARCH LABS

Syneos Health; Charles River Laboratories (Contributing to the Search for Healthier Lives); Covance (Owned by Centene); labcorp; IQVIA; parexel

VOLUNTEERS

PHARMACEUTICAL MANUFACTURERS

Janssen (Pharmaceutical Companies of Johnson & Johnson); Merck; Pfizer; abbvie; Lilly; Bristol Myers Squibb; Roche; Novartis

CONSUMER HEATH PRODUCTS MAKERS

Self Care: Sanofi Consumer Healthcare; P&G; Kenvue; Haleon; Reckitt Benckiser; Bayer

Skin Health & Beauty: Beiersdorf; L'Oréal; P&G; Unilever; Kenvue

Essential Health: Kimberly-Clark; P&G; Colgate-Palmolive; Kenvue; Unilever

MEDICAL DEVICE MAKERS

Medtronic; Johnson & Johnson; Medtech; Roche; Abbott; Siemens Healthineers; 3M; GE HealthCare; Philips Healthcare; Cardinal Health; Bruker; Danaher

WHOLESALE DISTRIBUTORS

McKesson; AmerisourceBergen; Cardinal Health; Johnson & Johnson; Smith Drug Company

LOGISTICS AND TRASPORTATION COMPANIES

AmerisourceBergen World Courier; fff enterprises (Helping Healthcare Care); FedEx; Delta; United Airlines; For Clinical Trial Logistics: ups; Marken (a UPS Company)

HOSPITALS

HCA Healthcare; UPMC (Life Changing Medicine); Cedars-Sinai Medical Center (Heart Center); Mass General Brigham; KU Medical Center (The University of Kansas); UCSF Health; Cleveland Clinic; VA Health

OTHER PATIENT CARE FACILITIES

CVS minute clinic; Dana-Farber Cancer Institute; U.S. Renal Care; Mayo Clinic; Humana; Kindred Healthcare; Vantage Oncology; Piedmont; QuickCare at Walgreens; DaVita Kidney Care; ExamWorks; Mede/Analytics

EMPLOYEES AND OTHER COMMERCIAL MARKET PATIENTS

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MEDICARE HEALTH INSURERS

aetna; CVS Health; Anthem Medicare (Owned by Elevance Health); Elevance Health; Cigna; Humana Medicare Advantage; United Healthcare; CMS (Centers for Medicare & Medicaid Services)

MEDICAID HEALTH INSURERS

WellCare (Owned by Centene); Centene Corporation; aetna; CVS Health; Anthem BlueCross (Owned by Elevance Health); Elevance Health; Molina Healthcare; United Healthcare; CMS (Centers for Medicare & Medicaid Services)

25+ MILLION INDIVIDUALS

RETAIL PHARMACY CHAINS

CVS pharmacy; Rite Aid; Walgreens; giant eagle pharmacy; H-E-B Pharmacy

RETAILERS AND GROCERY STORES

Kroger; Albertsons; Safeway Food & Drug (Albertsons Merger into Kroger Pending Approval); CVS pharmacy at Target; Walmart Pharmacy; Hy-Vee; Publix; Costco Wholesale; SuperValu

PHARMACY BENEFITS MANAGER CLINICS

Optum Rx (Owned by UnitedHealthcare Group); United Healthcare; CVS caremark; CenterWell Pharmacy; Kaiser Permanente; RxAdvance (Powered by Collaborative PBM Cloud); Express Scripts (Owned by Cigna); Cigna; carelon Rx (Owned by Elevance Health); Elevance Health

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U.S. Health Care Ecosystem: Detailed

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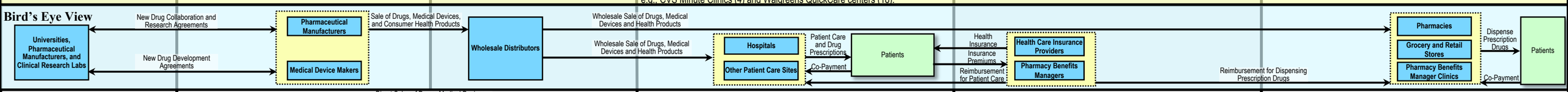

Detailed View

RESEARCH INSTITUTIONS

1 Universities

Representative Industry Participants: Harvard University; Oxford University; University of Texas at Austin; Icahn School of Medicine at Mount Sinai, New York; University of Montana for Translational Medicine

Collaboration Agreements for New Drug Development and Pre-Clinical Trial Research

2 Pharmaceutical Manufacturers

Representative Industry Participants: Johnson & Johnson; Roche/Genentech; Pfizer; Novartis; Merck; GlaxoSmithKline; Sanofi; AbbVie/Allergan; Takeda; Bayer; Bristol-Myers Squibb; AstraZeneca; Amgen; Gilead Sciences; Eli Lilly; Boehringer Ingelheim; Novo Nordisk; Teva Pharmaceuticals; BioNTech; Biogen

Collaboration Agreements for New Drug Development and Pre-Clinical Trial Research

3 Clinical Research Labs

Representative Industry Participants: Covance (LabCorp); IQVIA; Syneos Health; Charles River Labs; Parexel International

Participation in Clinical Trials

4 Volunteers

Product Development Agreements

5 EXPERIMENTAL MEDICINE

Often conducted an schools of medicine, medical research also known as experimental medicine) encompasses a wide array of research, extending from "basic research" – involving fundamental scientific principles that may apply to a preclinical understanding – to *clinical research*, which is conducted with human subjects (or material of human origin) in clinical trials to find new and better ways to understand, detect, control, and treat illness.

PRE-CLINICAL RESEARCH

Often in collaboration between drug makers and academic research labs, researchers will study how a drug performs in an artificial (or *in vitro*) environment, such as a test tube, and in a live plant or animal (*in vivo*) environment to determine whether a drug candidate has the potential to cause serious harm. Based on their findings, researchers determine which drug candidates should move to the "clinical trial phase" for testing on people.

CLINICAL TRIALS

During the clinical trial phase, researchers design how they will conduct the trial with human subjects and what they hope to achieve in the trial. Once the design is approved by the U.S Food and Drug Administration, researchers conduct three phases of trials on people (with each succeeding phase having more volunteers than the prior phase) to determine how the drug will interact with the human body.

6 SUPPLY CHAIN

Approximately 80% of the basic components, known as active pharmaceutical ingredient (APIs) used in all drugs consumed in the U.S. come from China and India.

MANUFACTURER INSPECTIONS

U.S. Food and Drug Administration officials conduct inspections of drug manufacturing facilities to ensure that drug makers are following good manufacturing practices and can shut down a facility if minimum standards are not met.

7 MEDICAL DEVICE MANUFACTURING

There are 971 medical device manufacturing businesses in the U.S. (as of 12/31/21). California, Minnesota, and Massachusetts dominate the U.S. medical device industry. Medtronic is the world's largest medical device company, and Johnson & Johnson is a close second. The global medical devices market in 2020 was valued at $460 billion and is expected to reach $603 billion in 2023. It grows at a compound annual growth rate of 4.4%.

DRUG AND DEVICE MAKERS

8 Pharmaceutical Manufacturers

Internal Medicine; Oncology Treatments; Injectable and Anti-Infective Medicines; Vaccines; Inflammation & Immunology Drugs; Rare Disease Treatments; Cardiovascular Medications; Pain and Neurology Medicines; Psychiatry Drugs; Urology Products; Ophthalmology Treatments; Generic Drugs; Over-the-Counter Pain Relief Drugs, Respiratory Treatments, Vitamins, Minerals and Supplements, and Therapeutic Oral Health

Representative Industry Participants: Johnson & Johnson; Roche/Genentech; Pfizer; Novartis; Merck; AbbVie

9 Medical Device Manufacturers

Surgical Products (Scissors and Scalpels); Cardiac Rhythm Products; Cardiovascular Products; Diabetes Products; Ear, Nose & Throat Instruments; Gynecological Systems; Neurological Products; Oral Maxillofacial & Dental Products; Home Testing Kits & Patient Monitoring Systems; Renal Care Solutions; Respiratory Systems; Spinal and Orthopedic Tools and Systems; Surgical Navigation & Imaging Solutions; Urological Hardware and Systems; Wheelchairs; IV Bags and Syringes; Gauze and Bandages; Bed Linens; Cleaning Supplies

Representative Industry Participants: Johnson & Johnson; Medtronic; GE Healthcare; Siemens Healthcare; Philips Healthcare; Cardinal Health; 3M; Abbott Laboratories; Danaher

Direct Sales of Drugs, Medical Devices, and Consumer Health Products

Direct Sales of Drugs, Medical Devices, and Consumer Health Products

Sales of Drugs, Medical Devices, and Consumer Health Products

Transportation Services (Including Ultra-Cold Vaccine Containers, Storage, and Logistics)

DISRIBUTION AND TRANSPORTATION

10 Distribution Companies

Representative Industry Participants (Pharma): McKesson; AmerisourceBergen; Cardinal Health; Johnson & Johnson; Nuclear Pharmacies; Regional Wholesale Medical Distributors; Telemarketers

Representative Industry Participants (Medical Devices): Medtronic; Cardinal Health; McKesson; Medline Industries; Owens & Minor; Becton, Dickinson; EMIS Group; Regional Medical Product Distributors; Third Party Logistics Companies

Transportation Services (Including Ultra-Cold Vaccine Containers, Storage, and Transport)

11 Transportation Companies

Logistics; Cold Container Storage; Dedicated Charter Planes; Dry-Ice Regulatory Compliance

Representative Industry Participants: AmerisourceBergen (World Courier); FFF Enterprises; Delta Airlines; Federal Express; United Airlines; UPS-Owned Marken (Clinical Logistics Transport Only)

Wholesale Sales of Drugs, Medical Devices, and Consumer Health Products

Wholesale Sales of Drugs, Medical Devices, and Consumer Health Products

12 THE BIG THREE

Health care distributors are the backbone of the U.S. healthcare ecosystem, service as the vital link, serving approximately 1,500 pharmaceutical manufacturers and medical device makers to more than 180,000 individual pharmacies, hospitals, health care facilities, and other sites of patient care. Distributors work behind the scenes to deliver 10.5 million treatments and devices each business day. Pharmaceutical distributors' $450 billion in annual revenue is highly concentrated among three traditional full-line distributors: McKesson, AmerisourceBergen (29% owned by Walgreens), and Cardinal Health.

13 ULTRA-COLD STORAGE

The Pfizer-BioNTech injectable COVID-19 vaccine requires ultra-cold freezing at -70 degrees Celsius or -94 degrees Fahrenheit, and very few freezers are capable of maintaining that temperature. Ultra-cold freezing must be maintained throughout the entire distribution network from transport to storage to pharmacy. In addition to freezers, dry ice and cold-resistant glass vial are also part of the supply chain puzzle.

Fortunately, there exists a "cold chain network" of planes, trucks, warehouses and storage facilities at pharmacies that are outfitted with ultra-cold freezing containers, which are in short supply.

14 LARGE HOSPITAL SYSTEM

Nashville-based HCA Healthcare is a leading health care services provider in 21 states in the U.S. and the U.K. HCA operates 184 hospitals and nearly 2,000 sites of care, including surgery centers, walk-in clinics diagnostic and imaging centers, radiation and oncology therapy centers, rehabilitation and physical therapy centers, and physician clinics. 95%+ of HCA's hospitals are general, acute care hospitals equipped to provide medical and surgical services (inpatient, intensive and cardiac care, diagnostic services, and emergency services) and outpatient services (outpatient surgery, laboratory, ,cardiology, radiology, and respiratory and physical therapy)

VETERAN'S ADMINISTRATION

Members who previously served for two years in the active military, naval, or air service and don't receive a dishonorable discharge are eligible for health care benefits provided by the U.S. Department of Veterans Administration (VA). The VA will provide free health care to veterans for conditions that are caused or made worse by his or her military service. For example, if the veteran has severe injuries or disabilities from service, he or she will be eligible to receive all medical care for free, not just the care related to the specific injuries.

PATIENT CARE FACILITIES

15 Hospitals

Behavioral Health; Oncology; Cardiovascular Services; Orthopedic Services; Children's Services; Primary Care; Graduate Medical Education; Surgery; Trauma Services; Urgent Care; Neuroscience; Critical Care; Women's Services

Representative Industry Participants: HCA Healthcare; University of Pittsburgh Medical Center (UPMC)

16 Free-Standing Emergency Rooms

17 Walk-In Clinics

18 Rehabilitation and Physical Therapy Centers

Representative Industry Participant: Kindred Rehabilitation Services

19 Radiation and Oncology Therapy Centers

20 Assisted Living Centers/Nursing Homes

21 Urgent Care Centers

22 Physicians Offices

23 Dentists Offices

24 Vision Care Centers

25 Surgery Centers

26 Diagnostic and Imaging Centers

Patient Sectors

Private

Patient Care; Drug Prescriptions; Co-Payment and/or Deductible

27 Employer-Insured Patients (Employees) — Insurance Payments (via Paycheck Deductions); Medicare Tax (via Paycheck Deductions)

28 Employers

Obamacare Enrollees

Patient Care; Drug Prescriptions; Co-Payment and/or Deductible

29 Individuals Who Independently Procure Obamacare Coverage

Seniors

Patient Care; Drug Prescriptions; Co-Payment, Co-Insurance, and/or Deductible

30 Seniors (Over Age 65)

31 Persons with Permanent Kidney Failure/ Lou Gehrig's Disease

32 Persons Eligible for Social Security Disability Insurance (SSDI)

ORIGINAL MEDICARE		ADVANTAGE	DRUGS
Part A	Part B	Part C	Part D
Ambulance; Inpatient Hospital; Hospice; and Nursing Care	Outpatient, Preventative Care; Lab Services; and Medical Equipment	Parts A & B, plus Prescription Drugs, Vision, Basic Dental, and Hearing Care	Prescription Drug Plans
Seniors Pay No Premium, But Subject to Annual Deductible; Government-Run	Premium (Deducted from Senior's Social Security), Deductible and Co-Insurance; Government-Run	Government Subsidizes Original Medicare (Parts A & B); Seniors Pay for Extra Benefits Thru Premiums & Co-Payments; Privately-Run	Seniors Pay Co-Pay and Premiums; Privately-Run

Low Income and Disabled

Patient Care; Drug Prescriptions; Low or No Co-Payment, Co-Insurance, and/or Deductible

33 Low Income Families and Individuals

34 Individuals with Tuberculosis

35 Disabled Adult Children

36 Persons Who Qualify for Supplemental Security Income (SSI)

37 Other Qualifying Persons

Uninsured Individuals

Patient Care; Patient Care (Often Emergency Room Care); Drug Prescriptions; Full or Discounted Payment for Patient Care Services

38 Self-Pay Patients

39 Uninsured, Indigent Patients

Health Insurance Markets

Commercial

Health Insurance; Insurance Premiums; Reimbursement by Health Insurers for Patient Care

40 Healthcare Insurers

Representative Industry Participants: Aetna (CVS Health); UnitedHealth Group; Cigna; Humana

41 Pharmacy Benefit Managers

Representative Industry Participants: CVS Pharmacy; OptumRX (UnitedHealth); Express Scripts (Cigna)

Medicare (Retirement)

Health Insurance; Insurance Premiums; Reimbursement by Health Insurers for Medicare Patient Care (Medicare Advantage)

42 Healthcare Insurers

Representative Industry Participants: Aetna (CVS Health); UnitedHealth Group; Cigna; Humana

43 Pharmacy Benefit Managers

Representative Industry Participants: CVS Pharmacy; OptumRX (UnitedHealth); Express Scripts (Cigna)

Reimbursement by Federal Regulators (CMS) for Medicare Patient Care (Original Medicare)

Medicaid (State/Community)

Reimbursement by States for Medicaid Patient Care (Fee for Service Model)

44 Healthcare Insurers

Representative Industry Participants: Aetna (CVS Health); UnitedHealth Group; WellCare (Centene); Anthem (Elevance Health); Molina

45 Pharmacy Benefit Managers

Representative Industry Participants: CVS Pharmacy; OptumRX (UnitedHealth); Express Scripts (Cigna)

Reimbursement by Health Insurers for Medicaid Patient Care (Managed Care Model)

Uninsured

8% of All U.S. Persons Did Not Have Health Insurance in 2019

46 THE HEALTH INSURANCE INDUSTRY

The global health insurance market was valued at $1.98 trillion in 2020, and is projected to reach $4.15 trillion by 2028 (a CAGR of 9.7%). The companies holding the largest market share in the U.S. are CVS Health, UnitedHealth Group, Cigna, Centene, Anthem, a member of BlueCross Blue Shield, and Humana. Health insurance covers medical expenses incurred during treatment of any disease, injury, or other mental & physical impairment. It acts as compensation in exchange for a monthly/semi-annual/annual premium or a payroll tax to provide healthcare benefits. The insurer is obliged to cover medical expenses for the policy holder up till the tenure and coverage of the policy. Depending on the policy, the coverage may vary for numerous factors, including diseases, age group, government policies, and others.

47 Health Care Insurance and Benefits Regulators (U.S. Dept. of Health and Human Services (HHS), Including the Centers for Medicare and Medicaid Services (CMS), and State Medicaid Authorities)

48 MEDICARE AND MEDICAID

The health insurance market is segmented on the basis of insurance type (disease, medical), coverage (PPO, HMO, POS), and end user (employer groups, seniors / retirees, low income). Health insurance companies derive significant revenues by providing coverage to seniors and/or low-income persons under the federally sponsored Medicare and Medicaid programs.

Medicare: Under Medicare, persons over 65 years of age pay part of their hospital costs through deductibles and small monthly premiums for non-hospital coverage. The balance of their medical bills are paid by the government from trust funds the seniors paid into over the course of their working years (or, in the case of Medicare Advantage coverage, indirectly through the major health insurance companies).

Medicaid: Under Medicaid, low-income persons receive medical care from service providers, but pay no part of the costs (although a small co-payment is sometimes required). Medicaid is a federal-state program in which the federal government provides the vast majority of their funding directly to the states, who in turn administer the program within guidelines establishes by the federal government.

Reimbursement for Prescription Drugs Dispensed to Insured Patients

PHARMACIES

49 ROLE OF THE PHARMACY

Pharmacies are where most patients receive prescription drugs, and vaccines. Retail pharmacists advise patients on their medication regimens, help them avoid drug interactions, and screen for possible side effects to medications. Interacting with both patients and physicians, the retail pharmacy sector plays a key role in the distribution and reimbursement of pharmaceuticals.

BRAND VS. GENERIC DRUGS

Pharmacists may substitute generics for more expensive brand-name products. Branded Drugs. Brand-name drugs account for ~10% of dispensed prescriptions, but ~75% of overall prescription drug spending because they are usually sold at high prices (during brand-name drugs' market exclusivity periods, payers typically base reimbursement on the drug's list price — the average wholesale price — minus a negotiated discount, plus a dispensing fee (on average, $2.05)).

Generic Drugs. Generic drugs account for ~90% of prescription drugs dispensed in the U.S.. Pharmacies traditionally derive a large share of their revenue from generic drugs. This reflects the large volume of generic drugs they dispense as well as the historically higher percentage markups on low-cost generic drugs compared to markups on brand-name drugs. In a recent study, gross generic margins for pharmacies averaged 42.7% compared to 3.5% for brand-name drugs.

50 PHARMACY BENEFIT MANAGERS

Pharmacies buy drugs either directly from manufacturers or from wholesale distributors. They then contract with and are reimbursed by pharmacy benefit managers (PBMs), which act on behalf of health plans and employers, at negotiated rates plus dispensing fees. Patients also contribute to overall expenditures for prescription drugs through the copayments they provide to the pharmacy at the point of sale. Reimbursement rates between PBMs and pharmacies are based on different pricing benchmarks and vary depending on competitive dynamics and whether a drug is branded or generic

51 Retail Pharmacy Chains (Including Wellness Centers and Physician or Nurse-Assisted Medical Clinics)

Representative Industry Participants: CVS Health; Walgreens; Rite-Aid; Giant Eagle Pharmacy; H.E.B. Drug Stores

52 Retailers and Grocers

Representative Industry Participants: Costco Wholesale; Hy-Vee; Kroger; Safeway; Supervalu; Target (CVS-Operated); Walmart Pharmacy

53 Pharmacy Benefits Manager Clinics

Representative Industry Participants: CVS Pharmacy; OptumRX (UnitedHealth); Express Scripts (Cigna); Kaiser Permanente

Dispense Prescription Drugs; Sale of Over-the-Counter Medicines and Consumer Health Products

54 Employer-Insured and Government-Insured Patients

Co-Payment and/or Deductible for Prescription Drugs

Dispense Prescription Drugs; Sale of Over-the-Counter Medicines and Consumer Health Products

55 Patients Insured by Plan Procured on Federal or State Exchange under Obamacare

Co-Payment and/or Deductible for Prescription Drugs

Dispense Prescription Drugs; Sale of Over-the-Counter Medicines and Consumer Health Products

56 Uninsured and Self-Pay Patients Requiring Prescription Drugs

Full or Discounted Payment for Prescription Drugs

KEY

- Industry Participants
- Individuals
- Government Agencies
- # Reference Numbers