



Re: Support of Copay Accumulator Ban

Dear Louisiana Legislator:

In the commercial health insurance market, patients are facing higher cost-sharing due to an increase in unpredictable deductibles and coinsurance rather than copayments. Many patients who have benefited from cost-sharing assistance, including pharmaceutical manufacturer's coupons, have no idea that health insurers and pharmacy benefit managers (PBMs) are no longer counting patient assistance tools toward their out-of-pocket limits until they check out at the pharmacy counter. Patients are left standing at the counter shocked and concerned about paying for their medication and affording their monthly bills. We urge you to end copay accumulator programs.

Copay accumulators (or accumulator adjustment) programs are used to prohibit prescription drug manufacturer assistance from applying towards a patient's annual deductible or out-of-pocket maximum amounts.

Patients living with rare diseases and chronic illnesses are more likely face a high deductible and later co-insurance—meaning they are often responsible for thousands of dollars in out-of-pocket costs. This poses a significant challenge in accessing needed medications.

In reality, copay accumulators make it more difficult for people to get the healthcare they need. With the implementation of copay accumulator programs, people with chronic illnesses are experiencing higher cost burdens as they struggle with unexpected expenses during their deductible period. It is well-known that people with chronic and high-cost conditions like MS, HIV, arthritis, epilepsy and hemophilia face significant financial hardships each year until their deductibles have been met and the full relief of their health insurance kicks in. This hardship is made worse by copay accumulator programs because preventing copay assistance from applying to a person's deductible means it takes them longer to reach the end of the deductible period. Prolonging the deductible period can put other medical needs—such as doctors' visits, rehab therapies, MRIs, or other medications—financially out-of-reach.

We are calling on all stakeholders in the prescription drug supply chain to come together and find real solutions to escalating price increases, barriers to care and a system too complex to navigate. Until we find real solutions to the challenges in our healthcare system that prevent people from affordably accessing the care and treatments they need, we cannot rip away the band-aids people have come to rely on—like copay assistance programs. Mechanisms like copay accumulators primarily impact people who are seeking whatever avenue they can find to be able to take their needed medication.

Today, all insurers in Louisiana have copay accumulator adjustment policies according to a new report by The AIDS Institute.

Please support solutions that help safeguard access for people who need life-changing medications, without getting them caught in the middle of struggles between other stakeholders. SB 94 will ensure that patients in Louisiana are able to use assistance tools that apply to annual deductibles and out-of-pocket cost maximum.

Sincerely,

Allergy & Asthma Network
American Association of Clinical Urologists, Inc.
American Cancer Society Cancer Action Network
American College of Rheumatology
American Diabetes Association
American Senior Alliance
Arthritis Foundation
Association for Clinical Oncology
Chronic Disease Coalition
Coalition of Hematology and Oncology Practices
Coalition of State Rheumatology Organizations
Epilepsy Alliance Louisiana
Epilepsy Foundation
H.E.A.L.S. of the South
HIV+Hepatitis Policy Institute
Infusion Access Foundation
International Foundation for Autoimmune &
Autoinflammatory Arthritis

Louisiana Bio
Louisiana Hemophilia Foundation
Louisiana Oncology Society
Louisiana Urological Society
Lupus and Allied Diseases Association, Inc.
Multiple Sclerosis Association of America
Multiple Sclerosis Foundation
NAMI Louisiana
NAMI New Orleans
National Eczema Association
National Infusion Center Association
National Hemophilia Foundation
National Psoriasis Foundation
Pharmacists United for Truth & Transparency
Rheumatology Alliance of Louisiana
Sarcoidosis Awareness Foundation of Louisiana
Susan G. Komen
The AIDS Institute