



**Alliance for
Patient Access**

June 1, 2020

The Honorable P. Scott Lipps
Chair
House Health Committee
77 South High Street # 12
Columbus, OH 43215

The Honorable Janine R. Boyd
Ranking Member
House Health Committee
77 South High Street #12
Columbus, OH 43215

Re: Support for HB 469 - Prohibit certain health insurance cost-sharing practices

Dear Chairman Lipps and Ranking Member Boyd:

On behalf of the Alliance for Patient Access (AfPA), I want to thank you for your leadership and public service to Ohio as we continue to fight together against COVID-19. I write in support of HB 469, legislation that would ensure that all payments made to insurance companies for medicines by a patient or on the patient's behalf, including copay coupon payments, are applied to patients' out-of-pocket expense obligations. The legislation will allow patients to continue using copay coupons to access their medications, while also being protected from surprise out-of-pocket costs.

Founded in 2006, AfPA is a national network of policy-minded health care providers who advocate for patient-centered care. AfPA supports health policies that reinforce clinical decision making, promote personalized care and protect the physician-patient relationship. Motivated by these principles, AfPA members participate in clinician working groups, advocacy initiatives, stakeholder coalitions and the creation of educational materials. AfPA is a member of the Ohio Coalition for Affordable Prescriptions.

Copay coupons are often of critical importance for patients with chronic and rare diseases. The coupons provide payment toward the prescription copay requirements that patients face, helping increase access to treatment options. These programs are particularly helpful for patients struggling to afford the medication they need and play an important role in helping patients cover their out-of-pocket expenses. Most drugs that have copay coupons available do not have any lower-cost generic alternative. For the few that do, those alternatives may not successfully treat or fit the patient's specific disease state, or the patient may have already tried and failed the alternative treatment.

Recently, though, some health plans have instituted a practice in which patient payments made using copay coupons are allowed but then that value is not counted towards a patient's annual deductible, or out-of-pocket cost limit. These practices are known as copay accumulator programs and they can effectively limit access for patients.

These programs can hinder patient care by increasing costs for patients, leading to patients – regardless of the stability of their health – switching medications based on unforeseen expense, or abandoning their medication altogether. Copay accumulator programs can leave patients with unanticipated medical bills of hundreds or even thousands of dollars. All of these consequences put patients at risk for re-emerging symptoms and new side effects and place an undue burden on

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patients already managing complex conditions. More information about copay accumulator programs can be found in the Institute for Patient Access' [Copay Accumulator Policy Paper](#).

To address this, AfPA supports the provisions of HB 469 that protect patient access by ensuring that all payments made on behalf of an insurance plan member – including those made using copay coupons – will count toward that patient's out-of-pocket maximum. This bill language protects patients by ensuring they can continue to access the medication they need – without facing unexpected out-of-pocket costs later in their plan year.

States have the authority to ban copy accumulator programs to protect their residents and ensure patients have continued access to their medications. On behalf of Ohio patients and the Alliance for Patient Access, I urge your support for HB 469 throughout the legislative process to ensure patients can access the treatments they need.

Sincerely,



Josie Cooper
Executive Director
Alliance for Patient Access

cc: The Honorable Niraj J. Antani
The Honorable Jim Butler
The Honorable Sara P. Carruthers
The Honorable Randi Clites
The Honorable Timothy E. Ginter
The Honorable Diane V. Grendell
The Honorable Adam Holmes
The Honorable Candice Keller
The Honorable Michele Lepore-Hagan
The Honorable Beth Liston
The Honorable Phil Plummer
The Honorable C. Allison Russo
The Honorable D.J. Swearingen
The Honorable Terrence Upchurch
The Honorable Thomas West