



June 2, 2020

The Honorable Scott Lipps
Chairman
House Health Committee
77 S. High Street, 13th Floor
Columbus, OH 43215

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

Dear Chairman Lipps:

As President of the Academy of Medicine of Cleveland & Northern Ohio (AMCNO), an organization representing more than 5,000 physician, resident and medical student members in Northern Ohio, I am writing on behalf of the organization and our members to voice our support for HB 469—a bill that would protect Ohioans from discriminatory practices that increase patient costs for medication.

As physicians, we have seen firsthand how our patients are impacted by the unpredictable health plan practices that can increase out-of-pocket costs for prescriptions. Health plans continue to shift the cost burden to patients through high deductibles, co-insurance and multi-tiered drug formularies. Many drug manufacturers, as well as health foundations and charities, help patients with assistance programs that cover additional costs patients are required to pay. Co-pay assistance programs include funding that patients can use to cover these out-of-pocket costs.

The problem is that insurance companies are refusing to count co-pay assistance payments toward patients' deductibles. These co-pay accumulator adjustment policies make it very difficult for our patients to afford their medications. HB 469 would require insurers to apply all payments made by either the patient or on the patient's behalf by one of these assistance programs to their cost-sharing obligation. HB 469 will not interfere with health insurance plans requiring the use of generic medications.

The AMCNO believes that these insurer co-pay accumulator adjustment policies make it very difficult for our patients to afford their medications. If patients cannot afford their prescription drugs, they may skip doses or stop taking their medication altogether, which can lead to higher medical costs.

This bill is of utmost importance to our patients and to our members, and we support HB 469. Thank you for considering our comments on this important legislation.

Sincerely,

Thomas E. Collins, MD, FACEP, FAEMS
President
The Academy of Medicine of Cleveland & Northern Ohio

cc: Members of the House Health Committee