



American Cancer Society  
Cancer Action Network  
10501 Euclid Avenue  
Cleveland, OH 44106  
[www.fightcancer.org/Ohio](http://www.fightcancer.org/Ohio)

November 10, 2020

The Honorable Representative Scott Lipps  
Ohio House of Representatives  
77 S. High St.  
Columbus, OH 43215

**RE: Support HB469 – Health Insurance Cost Sharing Practices**

Chairman Lipps and Members of the House Health Committee,

More than 70,000 Ohioans will be diagnosed with cancer this year and most will rely on prescription drugs to treat their disease or manage their symptoms. There are an increasing number of innovative therapies available to cancer patients, but many lack a generic equivalent and come at great cost to patients, meaning many patients look for options to lower their costs, including manufacturer's coupons or copay assistance programs.

A 2019 survey from the American Cancer Society Cancer Action Network (ACS CAN) revealed that seventeen percent of cancer patients reported using a manufacturer's coupon or copay assistance program to help them afford copays for their drugs.<sup>1</sup> Unfortunately, many insurance plans do not apply the value of these coupons and copay assistance programs to a patient's deductible or out-of-pocket maximum, leaving patients with unaffordable drug bills once the balance of their coupon has been exhausted. This insurance practice harms patients while allowing insurance companies to "double dip" – taking both the patient's dollars and the value of the coupons.

Recently, UnitedHealthCare – one of Ohio's largest health plans – announced that it will no longer count these manufacturer coupons toward a patient's deductible or out-of-pocket maximum. Such a practice can harm both the financial and physical health of Ohio patients. A 2018 study found that a third of cancer patients abandon their prescription at the pharmacy if they face an out-of-pocket cost between \$100 and \$500, which can have severe consequences for a patient's health.<sup>2</sup>

Ohioans living with cancer deserve to know that their health plans support their access to lifesaving therapies instead of implementing unfair policies that could harm their financial and physical health and that is why ACS CAN SUPPORTS HB 469. Thank you for your consideration and support of HB 469.

Respectfully,

Bryan D. Hannon  
Ohio Government Relations Director

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<sup>1</sup> <https://www.fightcancer.org/policy-resources/survivor-views-surprise-billing-and-prescription-cost-and-coverage-survey-findings>

<sup>2</sup> Association of Patient Out-of-Pocket Costs With Prescription Abandonment and Delay in Fills of Novel Oral Anticancer Agents Jalpa A. Doshi, Pengxiang Li, Hairong Huo, Amy R. Pettit, and Katrina A. Armstrong. Journal of Clinical Oncology 2018 36:5, 476-482