



NATIONAL
PSORIASIS
FOUNDATION®

Our Mission: To drive efforts to cure psoriatic disease and improve the lives of those affected.

November 10, 2020

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

RE: National Psoriasis Foundation’s written testimony in support of HB 469

Dear Chairman Lipps and Members the Health Committee,

The National Psoriasis Foundation (NPF) is a non-profit organization with a mission to drive efforts to cure psoriatic disease and improve the lives of those affected. The NPF is the leading patient advocacy group for more than 8.3 million Americans and the almost 300,000 Ohio residents living with psoriasis and psoriatic arthritis. I write to you today to express the NPF’s continued support of HB 469, prohibiting certain health insurance cost-sharing practices, and respectfully request you vote HB 469 out of committee.

As stated in our June testimony, non-treatment and under treatment of psoriatic disease remains a significant problem as health benefit plan’s cost sharing leave many treatments unaffordable. When facing high out-of-pocket costs, patients do not use their medications appropriately; skipping doses in order to save money or abandoning treatment altogether. In an effort to maintain their health and quality of life, many patients seek financial assistance programs. A 2019 NPF survey showed 64% of patients with psoriatic disease who take a biologic medication and have commercial insurance utilized copay assistance programs.

A common misconception is that these copay assistance programs unnecessarily push patients towards high-cost drugs. However, these programs often pay for treatments that do not have a therapeutically equivalent product. A recent IQVIA study on medications with coupon programs show less than 1 percent of commercial transactions are patients using coupons for brand products with an available generic on the market.¹ Over the summer, one Ohio resident with psoriasis told me that she and her husband both use a biologic for their psoriatic disease and would simply be devastated financially if copay assistance was not counted towards their deductible on their health insurance.

Another common misconception is that insurers are not applying copay accumulator adjustment programs on patients. However, insurers are frequently utilizing copay accumulator adjustment programs, as is demonstrated by UnitedHealthCare’s October 2020 patient bulletin informing their customers would be subject to copay accumulator adjustment program for copay assistance used for

¹ https://www.iqvia.com/-/media/iqvia/pdfs/us/us-location-site/market-access/fact-sheet-evaluation-of-copay-card-utilization-post-loe.pdf?_af=1604342746420

medical benefits starting in 2021.² With the passage of HB 469, Ohio will become the 6th state to ban this practice and require insurers to calculate contributions paid by the insured or on behalf of the insured towards the cost-sharing requirement.

As the pandemic continues into the winter, NPF is concerned that the Ohioans living with psoriasis and psoriatic arthritis are potentially at higher risk of complications or death from COVID-19. It is of utmost importance that unnecessary barriers to the appropriate treatments are removed for these patients – such as high out-of-pocket costs. The NPF appreciates the Committee’s consideration of this important matter, and respectfully requests your support of HB 469. Should you have any questions regarding this issue please contact me at kstiffler@psoriasis.org.

Sincerely,

A handwritten signature in blue ink that reads "Kristen Stiffler". The signature is written in a cursive style with a large, stylized "K" and "S".

Kristen Stiffler
State Government Relations Manager – Central Region

² <https://www.uhc.com/individual-and-family/member-resources/pharmacy-benefits/pharmacy-support-programs>