



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

March 9, 2021

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 135

Dear Chairman Lipps and Members of 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 support of HB 135, prohibiting certain health insurance cost-sharing practices, and respectfully request you vote HB 135 out of committee.

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 2020 NPF survey showed 80% of patients with psoriatic disease who take a biologic medication rely on copay assistance programs to afford their medication.

A common misconception is that these copay assistance programs unnecessarily push patients towards high-cost drugs. However, these programs are most often used for treatments that do not have a therapeutically equivalent product. A recent IQVIA study on medications with coupon programs show that 99.6% of copay assistance is used for brand products that do not have generic equivalents.¹ This past year, 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, a 2020 analysis from The AIDS Institute showed that insurers

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



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are increasingly applying these programs, including in Ohio.² With the passage of HB 135, Ohio will become the sixth 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.

The COVID-19 pandemic has further underscored the need to ensure all copays count. When patients with psoriatic disease cannot afford appropriate treatment, they are at risk for disease progression which can lead to otherwise avoidable procedures, hospital visits, or trips to the emergency department. 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 135. Should you have any questions regarding this issue please contact me at kstiffler@psoriasis.org.

Sincerely,

A handwritten signature in black ink that reads "Kristen Stiffler". The signature is written in a cursive, flowing style.

Kristen Stiffler
State Government Relations Manager

²http://www.theaidsinstitute.org/sites/default/files/attachments/AI_CoPay_Accumulator_Adjustment_Brochure_w%20Appendix_FINAL.pdf