

November 29, 2022

RE: Testimony in support of HB 135

Dear Chairman Huffman, Vice Chairman Antani, Ranking Member Antonio, and Members of the Senate Health Committee,

Thank you for the opportunity to speak for the patients I serve in Boardman, Ohio. On their behalf, I ask you to vote in favor of Ohio House Bill 135, which stop the devastating impact of copay accumulator policies on patients who need prescription assistance.

As an infusion nurse for rheumatology patients, my role on our patient's healthcare team has always been to help assess their needs, help design treatment plans, and then provide nursing care for the infusions that allow our patients the opportunity to live with less pain, continue to work, and provide for their families.

Over the course of my long career a significant shift has recently occurred in my job, which now requires me to spend hours every day seeking out patient financial assistance for the medications our patients need. As insurance companies push more costs onto our patients, the cost of prescription medication continues to rise, and formularies are cut, I spend most of my day just trying to access medications for our patients rather than being able to treat them.

I first started to see patients being impacted by copay accumulators four years ago – these insurance policies deny patients the ability to apply financial assistance to their out-of-pocket costs including deductibles, copays, and coinsurance. Over the past two years, the number of our patients being hurt by copay accumulators has been overwhelming.

When our patients are unable to afford their medications, they are forced to abandon their treatments. There are no "cheap" generic equivalents for the medications that keep our patients in their jobs. In fact, 96% of all medications that have financial assistance are for medications with no generic options. Our patients would be using those if they could!

Working class Ohioans are being taken advantage of – insurers allow patients to access medications until their financial assistance is exhausted, while refusing to apply that financial assistance to their out-of-pocket costs. Then adding insult to injury, the insurer charges the patient their full deductible, copay and coinsurance in order to continue being able to take their medicine. All this does is increase the insurers bottom line while Ohio's low-income patients suffer. Research shows that 70% of the patients receiving assistance earn less than \$40,000 a year.

I strongly urge you to support HB 135 and help protect our patients.

Sincerely,

Cami Hebebrand  
Boardman, Ohio ????

