



Ohio Senate

Committee on Health

Testimony in Support of HB 135

November 29, 2022

The Alliance for Patient Access (AfPA) supports passage of HB 135, a bill to prohibit certain health insurance cost-sharing practices. Copay coupons are used by patients, particularly those with chronic or rare diseases, to help offset patients' out-of-pocket expenses, helping increase access to treatment options.

AfPA is a national network of policy-minded health care providers who advocate for patient-centered care. AfPA supports health policies that reinforce clinical decision making, promote personalized care and protect the physician-patient relationship. Motivated by these principles, AfPA members participate in clinician working groups, advocacy initiatives, stakeholder coalitions and the creation of educational materials.

In recent years, some health plans have instituted a practice in which patient payments made using copay coupons are allowed for payment but then excluded from being counted towards a patient's annual deductible, or out-of-pocket cost limit. These practices are known as copay accumulator programs, and they can effectively limit access for patients.

Copay coupons are particularly helpful for patients struggling to afford the medication they need. Importantly, most drugs that have copay coupons available do not have any lower-cost generic alternative. Copay accumulator programs can hinder patient care by increasing out-of-pocket costs for patients, leading patients – regardless of their health status – to switch medications based on expense or abandon their medication altogether. Copay accumulator programs can also leave patients with unanticipated medical bills of hundreds or even thousands of dollars.

These consequences put patients at risk for re-emerging symptoms and new side effects and place an undue burden on patients already managing complex conditions. For these reasons, AfPA supports HB 135, a bill that would ban the use of copay accumulator programs for plans managed by the state of Ohio, ensuring that patients continue to receive their needed medications.

Thank you for your time.