

Chairman Stephen A. Huffman and Members of the Health Committee
Senate Building
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Chairman Huffman and Members of the Health Committee,

Thank you for the opportunity to submit testimony in support of House Bill 135, which protects Ohio patients by addressing accumulator adjustment programs.

On behalf of the 2.6 million Ohioans with doctor-diagnosed arthritis, the Arthritis Foundation urges the committee to pass this legislation. Many pharmaceutical manufacturers offer co-pay cards that help cover a patient's portion of drug costs. Traditionally, pharmacy benefit managers have allowed these co-payment card payments to count toward the deductible required by a patient's health insurance plan. Unfortunately, accumulator adjustment programs prevent any co-payment assistance that may be available for high-cost specialty drugs arthritis patients may use from counting toward a patient's deductible or maximum out-of-pocket expenses.

With an accumulator adjustment program, patients are still allowed to apply the co-payment card benefits to pay for their medications up to the full limit of the cards, but when that limit is met, the patient is required to pay their full deductible before cost-sharing protections kick in. Representatives Manchester and West's legislation (HB 135) protects patients against these accumulator adjustment programs.

Legislation is necessary on this issue as patients are often unaware they are enrolled in one of these programs until they go to the pharmacy counter and realize they must pay the full cost of their medication, which can lead them to abandon or delay their prescription. Patients are misled with these programs as they can be called different names, are often marketed as a positive benefit, and frequently are disclosed many pages into plan materials.

In an Arthritis Foundation survey of more than 600 patients, 39 percent of patients on an employed sponsored health plan used a drug manufacturer co-pay card to help pay for their arthritis medications. Among these individuals, 59 percent reported that they can use it to pay for their deductibles, 27 percent reported they can't use it for their deductible, and 14 percent reported that they don't know.

HB 135 resolves payment issues by addressing a patient's overall contribution to any out-of-pocket maximum or any cost-sharing requirement.

The Arthritis Foundation thanks the committee for their consideration of HB 135 and urges all members to support this critical legislation to protect Ohio patients.



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