

Re: House Bill 177 Support

Testimony of Megan Jackson
Springboro, Ohio

Chairman Lipps, Vice Chairman Stewart and members of the House Public Health Policy Committee,

My name is Megan Jackson. I am an Ohioan, a wife, a mother of two and I live with multiple sclerosis (MS). Thank you for the opportunity to share about the importance of copay assistance programs and why a ban on copay accumulator programs is important for me and my family. HB 177 will improve the financial outcomes for Ohioans living with MS, such as myself.

At 42 years old, I am no longer able to work due to my many health conditions including, but not limited to MS, Crohn's Disease, psoriatic arthritis, fibromyalgia and diabetes. As you can imagine, living with these conditions leads to a lot of stress. Though it is not just the conditions causing that stress – but the cost to treat them. Unfortunately stress also worsens symptoms. It's a difficult cycle.

Being sick is unimaginably expensive and at times it can feel insurmountable.

Living with these conditions means that I take a lot of medications. My insurance is through an employer. In 2022 alone, I have charged more than \$6,000 on my credit cards for medical and pharmaceutical copays. I have spent \$10,000 on copays this year. That doesn't include money spent on my non covered expenses like a shower chair, some of my diabetic supplies, cooling cloths, ice packs, heating pads etc. All required for my life. For my auto-immune conditions, I take Stelara – a medication billed at \$24,094. For a recent dosage, my insurance covered \$15,639, leaving me responsible for \$8455. Thankfully, with copay assistance I only had to pay \$5.

So, how much went toward my insurance deductible? \$5. Even though \$8455 was paid through copay assistance and myself, my insurance company only allowed my \$5 payment to be applied to my deductible.

A ban on copay accumulators would have meant \$8,450 less out of pocket for my family this year.

I fear the beginning of each year. It's completely financially draining to our family. I cannot imagine how we will ever recover. I am drowning, and I cannot even consider what my financial situation would look like without the copay assistance. For individuals living with MS, copay accumulators make it more difficult for people to get the healthcare they need. As many as 40% of people living with MS rely on copay assistance programs to maintain access to their disease-modifying therapy. If things continue the way they are I likely won't be able to continue seeking all the care I need.

My story is not unique. There are individuals across Ohio with chronic illnesses that fear receiving their bill in the mail. Therefore, I urge the committee to vote YES on HB 177. By passing legislation to ban copay accumulator programs, you are greatly improving the future for all Ohioans affected by MS and countless more conditions.

Being sick is hard enough on our families without the financial mountain.

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