

I, a University of Dayton student am writing today to express my strong support for House Bill 177, which seeks to address the issue of copay accumulator adjustment programs. This legislation is of utmost importance to Ohio residents as it has the potential to significantly improve their access to essential medications.

With the implementation of accumulator adjustment programs, patients are left in a precarious situation. While they can still utilize the co-payment card benefits up to their limit, once that limit is reached, they are suddenly burdened with the full deductible payment before any cost-sharing protections come into effect. This can result in unexpected financial hardship and can force patients to abandon or delay their much-needed prescriptions.

One of the challenges is that patients are often unaware they are enrolled in these programs until they reach the pharmacy counter, leaving them shocked and unprepared for the full cost of their medications. These programs are often marketed as beneficial, and their disclosure is often buried deep within plan materials, resulting in a lack of awareness among patients.

House Bill 177 offers a straightforward and effective solution to this pressing issue. By mandating that health plans include any amounts paid by the patient or paid on behalf of the patient by another person or third party when calculating a patient's overall contribution to out-of-pocket maximums or cost-sharing requirements, this legislation ensures that patients are not unfairly burdened with excessive costs.

I would like to extend my gratitude to the committee for considering House Bill 177. I strongly urge all members to support this critical legislation, which will provide much-needed relief to Ohio residents.

Thank you for your attention to this vital matter, and please do not hesitate to contact me if you have any questions.

Sincerely,

Robert Nolan