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Ohio Academy of Family Physicians
Ohio House Public Health Policy Committee
House Bill 177 Proponent Testimony
November 15, 2023

Chairman Lipps, Vice Chairman Stewart, Ranking Member Liston and members of the Ohio House Public Health Policy Committee, thank you for the opportunity to offer testimony in support of House Bill 177 on behalf of the Ohio Academy of Family Physicians.

As family physicians, our members treat all ages, all genders, for the majority of medical problems that they encounter as well as providing preventative medical care such as screening exams and labs, immunizations, and education about healthy lifestyle choices. Our physicians utilize care teams consisting of medical assistants, nurses, social workers, pharmacists, counselors and nurse practitioners to care for our patients and to navigate the ever-increasing administrative issues.

All too often, patients struggle to navigate their complicated and restrictive insurance coverage and cannot afford the medications needed to treat their acute and chronic medical issues. Diabetes, for example, is a chronic disease that, if poorly controlled, can lead to loss of vision, loss of sensation in the feet sometimes ending in amputation, and ongoing kidney damage that can result in the patient being placed on dialysis. Preventing these complications can result in huge cost savings for an insurance company. Despite that fact, insurance companies often do not cover the cost of the best medications for preventing these complications. The cost of medication becomes prohibitive for many patients who then stop taking their medications or have to rely on assistance programs in the form of copay cards, coupons from drug manufacturers, or healthcare services to help pay for their medications. These assistance programs can help patients save thousands of dollars on their prescriptions each month. One of the major features of these cards is that their payments also apply to a patient's insurance deductible and coinsurance.

After these financial support programs were introduced, several health insurers instituted co-pay accumulator programs that prevent manufacturer co-pay cards from applying to a patient's health insurance deductible and coinsurance. Co-pay cards are often based on financial need and, in nearly all cases, exist to help patients pay for expensive, innovative therapies for which there are not generics on the market. Patients may suddenly receive an expensive bill before even realizing that their health plan was using an accumulator program.

We ask that this committee and the Ohio legislature as a whole help ensure patients afford critical treatments by ensuring all payments — made by or on-behalf of patients — are counted toward the patients' deductibles and out-of-pocket maximums. Ohio House Bill 177 would make health insurance companies count financial help for buying these medications toward a patient's copay. Keep in mind that nearly 70% of patients who get that financial help earn less than \$40,000. Let's not further harm people with acute diseases including cancer, arthritis and multiple sclerosis or chronic diseases such as diabetes, chronic obstructive lung disease and congestive heart failure, by making medications too expensive to access.

As family physicians, our members take pride in helping patients maintain their health and live their best lives, and nothing is more frustrating than knowing that a patient could avoid complications and disease progression if they could afford the medication that they need and that their doctor has recommended.

Thank you for your time and consideration.