



October 21, 2025

Senator Steve Wilson, Chairman
Senate Financial Institutions, Insurance, and Technology Committee
Ohio Statehouse
1 Capitol Square
Columbus, Ohio 43215

Dear Chairman Wilson and Members of the Senate Financial Institutions, Insurance, and Technology Committee, the Ohio Hematology Oncology Society (OHOS) and the Association for Clinical Oncology (ASCO) are pleased to support **Senate Bill 207**, which would prohibit health carriers in the state from utilizing co-pay accumulator and co-pay maximizer programs. The bill would also limit cost sharing to the annual limit on cost sharing under the Affordable Care Act's essential health benefits: \$10,600 for self-coverage and \$21,200 for family coverage. **Passing the bill would be a crucial step in alleviating financial barriers to care for some of Ohio's most vulnerable patients.**

OHOS and ASCO are committed to supporting policies that reduce cost while preserving quality of cancer care; however, it is critical that such policies be developed and implemented in a way that does not undermine patient access. Co-pay accumulator and co-pay maximizer programs target specialty drugs for which manufacturers often provide co-pay assistance. With a co-pay accumulator or co-pay maximizer program in place, a manufacturer's assistance does not apply toward a patient's co-pay or out-of-pocket maximum. **This policy means patients will experience increased out-of-pocket costs and take longer to reach required deductibles.** Co-pay accumulator and maximizer programs allow insurers and PBMs to be paid twice: first by the manufacturer's co-pay assistance, and then by requiring the patient to pay the full deductible or out-of-pocket maximum. The patient receives no financial benefit, while the insurer or PBM profits twice. Increasing patient cost can contribute to medical bankruptcy and cause patients to discontinue care, seek non-medical alternatives, or forego treatment altogether. The result is poorer health outcomes and greater cost to the system.

The high cost of cancer treatment presents a formidable challenge for patients, demanding frequent clinical visits, extensive testing, complex procedures, and expensive specialty drugs. Despite having insurance, many individuals face prohibitive out-of-pocket expenses, which [research](#) indicates can range from \$180 to \$2,600 per month. This financial distress has dire consequences: A staggering 30% of cancer patients struggling with medical bills are compelled to borrow money or declare bankruptcy according to [additional studies](#). Furthermore, [research](#)

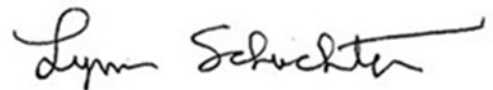
has found this burden often forces patients to delay prescription refills, use less medication, or skip doses entirely, ultimately leading to worse long-term prognoses and prolonged financial hardship. **Senate Bill 207 would alleviate financial toxicity for Ohio cancer patients by capping cost sharing for essential care.** This crucial limit would dismantle a major barrier to life-saving treatment, improving chances of successful outcomes, and ensuring patients can access timely care without jeopardizing their financial well-being.

OHOS and ASCO are encouraged that Senate Bill 207 takes steps toward reducing financial toxicity for patients with cancer in Ohio, and we urge the Committee to support the measure. For a more detailed understanding of our policy recommendations on this issue, we invite you to read the [ASCO Position Statement on Copay Accumulators](#) and the [ASCO Position Statement on Out-of-Pocket Costs for Cancer Care](#) by our affiliate, the American Society of Clinical Oncology. Please contact Michelle Weiss at mweiss@ohos.org or Nick Telesco at ASCO at nicholas.telesco@asco.org if you have any questions or if we can be of assistance.

Sincerely,



Slobodan Stanistic, MD
President
Ohio Hematology Oncology Society



Lynn Schuchter, MD, FASCO
Chair of the Board
Association for Clinical Oncology

OHOS represents over 1,000 hematology and oncology professionals across Ohio, including physicians, advanced practice providers, pharmacists, nurses, and administrators who care for patients with cancer and blood disorders. OHOS's mission is to ensure that every Ohioan facing cancer has access to high-quality, evidence-based, and timely care close to home. OHOS works closely with payers, policymakers, and patient advocates to remove barriers to treatment and to promote policies that strengthen cancer care delivery throughout the state. ASCO is the world's leading professional society representing physicians who care for people with cancer. With nearly 50,000 members, ASCO's core mission is to ensure that cancer patients have meaningful access to high quality cancer care.