



Ohio Association of Rheumatology

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Proponent Written Testimony
to the Ohio Senate Financial Institutions, Insurance, and Technology
Committee
Senate Bill 207
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The Ohio Association of Rheumatology (OAR) is a leading professional organization for the specialty of rheumatology, a branch of medicine devoted to musculoskeletal disorders and conditions that cause the immune system to attack the body's renal, cardiovascular, and nervous systems. The OAR advocates and protects patient access to all appropriate treatments for rheumatic diseases. What's more, the OAR views copay assistance programs as critical lifelines for patients with chronic conditions such as rheumatoid arthritis. As such, we appreciate the opportunity to submit proponent testimony on **Senate Bill 207**.

SB 207 aims to prohibit an increasingly common and concerning health insurer practice. "Copay accumulator adjustment programs" allow insurers to exclude direct financial assistance for prescription drugs from our patients' overall cost-sharing requirements (e.g., annual deductible). We understand very well that patients are sometimes unable to afford their medications without copay assistance programs. By refusing to calculate that assistance toward their cost-sharing requirement, insurers "double-dip" on a patient's deductible and make treatments more difficult access.

SB 207 would direct insurers to apply all payments made by the patient, or on behalf of the patient, toward that person's cost-sharing requirement for prescription drugs. The OAR contends that this action is necessary because, without such restrictions on the use of copay accumulator adjustment programs, patients will be unable to afford medically necessary treatments.

The OAR urges the House Health Committee to protect patients' pocketbooks by supporting **SB 207**. Ohioans' continuity of care can be upheld if insurers are prohibited from gobbling up financial assistance intended to benefit our patients.

Thank you for the opportunity to testify on this matter.