Written Proponent Testimony
SB 207: Co-pay Accumulator

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The Ohio Psychiatric Physicians Association (OPPA), a statewide medical specialty organization representing more than 1,000 psychiatric physicians who specialize in the diagnosis, treatment and prevention of mental illnesses, including substance use disorders, appreciates the opportunity to provide written testimony in support of SB 207.

We have long advocated for the removal of barriers to care which prevent individuals from accessing mental health and substance use disorder treatments, and this legislation is yet another piece of the puzzle. Far too many Ohioans experience untreated or undertreated mental illness, which leads to poor outcomes such as job loss and suicide. While this certainly is a multifactorial problem, one of the contributors to this is the expenses associated with prescription medications.

Although drug costs continue to rise, manufacturers may provide copay assistance, often through drug coupons, in order to help patients afford out-of-pocket cost of medications and better adhere to their treatments. For some time, this assistance was typically credited toward a patient's annual deductible and out-of-pocket cap with their insurance plan; however, recently insurers and pharmacy benefit managers have implemented copay accumulator adjustment programs.

These programs carve out the support provided by manufacturer coupons and do not apply it toward the deductible or out-of-pocket maximum, often without the patient's clear knowledge. This means that patients are likely to face an unpleasant surprise in cost-sharing: thousands of dollars in additional out-of-pocket cost. A significant number of Ohioans would struggle to manage a sudden, unexpected medical expense of just several hundred dollars. It is not hard to imagine how many patients cannot afford a sudden retail pharmacy bill of up to several thousand, and when patients cannot afford their medications, treatment adherence drops, leading to disease progression or other negative outcomes.

We encourage support for SB 207 as our members are deeply concerned about the devastating financial impact, and in turn, poor health outcomes our patients face due to policies like copay accumulators.

Thank you for your attention to our comments on this legislation, and please feel free to reach out to us if you have any questions.