Oncology Nursing Society
Support. Synergy. Strength.

June 1, 2026

Senate Financial Institutions, Insurance, and Technology Committee:
Ohio Statehouse
1 Capitol Square
Columbus, OH 43215

Re: Support SB 207 – Copay Accumulator Adjustment Programs

Dear Members of the Senate Financial Institutions, Insurance, and Technology Committee:

On behalf of the Oncology Nursing Society (ONS) and the over 1,300 oncology nurse members in the state of Ohio, I am writing to express our **support for SB 207,** which addresses the harmful impact of copay accumulator adjustment programs on cancer patients' access to necessary medications.

Impact on Cancer Patients

Many cancer patients depend on expensive specialty medications to effectively manage their treatment and cope with their condition. However, they often face additional utilization management obstacles, such as prior authorization and step therapy requirements, which can significantly delay or restrict their access to these vital drugs. Even after securing approval, cancer patients frequently confront steep deductibles and cost-sharing obligations that can be financially crippling, making it increasingly challenging for them to obtain the life-saving treatments they need.

To manage these challenges, numerous cancer patients seek support from charitable organizations and manufacturer copay assistance programs aimed at alleviating the costs of essential medications. Sadly, many insurance companies are now adopting *copay accumulator adjustment* policies that undermine this support by not applying it toward patients' deductibles or out-of-pocket limits. Unfortunately, the problem is exacerbated by the fact that many cancer patients are unable to find out if their plan has a copay accumulator before signing up for coverage, thus calling into question how transparent PBMs and insurers have been with their enrollees about this policy.

Consequently, cancer patients who could otherwise reach their out-of-pocket thresholds find themselves without financial safeguards. Instead, insurers bill patients as if no payments have been made at all, even when significant amounts of copay assistance are utilized, leading to increased revenue for pharmacy benefit managers (PBMs) and insurance providers while patients are left without the critical treatments they urgently require.

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Beyond their effect on medication costs, copay accumulator programs can significantly influence patients' adherence to essential treatments. A recent survey revealed that between 25% and 36% of respondents chose to halt their therapy upon encountering an unexpected bill exceeding $1,500 during the plan year due to these copay adjustment initiatives.[1] This alarming trend highlights the potential consequences of these programs, as patients are forced to abandon lifesaving medications due to financial pressures.

Furthermore, this legislation represents a unique opportunity to make significant steps forward in creating improved access and affordability to effective oncology treatment in Rhode Island. Ohio residents in rural areas of the state face unique challenges in accessing oncology care, which can create barriers such as increased costs and time related to travel to geographically distant care sites. Creating greater affordability and access for oral cancer therapies will help eliminate or ease some of these barriers by reducing the strain and need for visits at geographically distant healthcare sites. This would, in turn, allow patients to better continue their routine, work schedule, and daily lives without further disruption.

Conclusion

26 states, including both Puerto Rico and the District of Columbia, have already passed similar laws. We respectfully request your commitment to making Ohio the next state to protect patients from prohibitive out-of-pocket costs by enacting SB 207. Your support will not only improve access to treatments but also uphold the principles of fairness and equity within our healthcare system.

Thank you for your attention to this important matter. Should you require any further information or wish to discuss our support, please feel free to contact healthpolicy@ons.org

Sincerely,

The Oncology Nursing Society (ONS)

ONS is a professional association that represents the over 100,000 oncology nurses in the United States and is the professional home to more than 35,000 members. ONS is committed to promoting excellence in oncology nursing and the transformation of cancer care. Since 1975, ONS has provided a professional community for oncology nurses, developed evidence-based education programs and treatment information, and advocated for patient care, all to improve the quality of life and outcomes for patients with cancer and their families.

[1] IVQIA. Accumulator adjustment programs can lead to increased use of copay assistance and increase the risk of patient discontinuation. Accessed Feb.26, 2024. https://phrma.org/en/Blog/accumulator-adjustment-programs-lead-to-surprise-out-of-pocket-costs-and-nonadherence-analysis-finds