

American Cancer Society Cancer Action Network 5555 Frantz Road Dublin, Ohio 43017 888.227.6446 www.acscan.org/OH

## Proponent Testimony HB469 – Health Insurance Cost Sharing Practices Ohio House Health Committee June 3, 2020

The American Cancer Society Cancer Action Network (ACS CAN), the nonprofit, nonpartisan advocacy affiliate of the American Cancer Society, supports evidence-based policy and legislative solutions designed to eliminate cancer as a major health problem. As the nation's leading advocate for public policies that are helping to defeat cancer, ACS CAN ensures that cancer patients, survivors, and their families have a voice in public policy matters at all levels of government. We are focused on the needs of patients and ensuring that people have access to the care they need to prevent, detect and fight cancer and to maximize the quality of their lives.

ACS CAN **<u>SUPPORTS</u>** HB 469 which prohibits insurers from implementing copay accumulator adjustment policies. ACS CAN supports the use of copay assistance and coupons since many cancer patients would otherwise be unable to afford the out of pocket costs associated with their cancer fighting drugs.

Many cancer patients have difficulty affording the cost of their prescription drugs, regardless of whether they are insured. This is especially true for newer drugs – including cancer drugs – that do not yet have a generic equivalent, but may be the best course of treatment. Many manufacturers offer programs to help consumers afford their out of pocket costs usually in the form of copay support. Recently, there have been more Ohio insurers curbing the use of copay support options and limiting the application of such support use of these programs towards the enrollee's deductible or maximum out-of-pocket limit.

In a time when so many people are facing unexpected financial hardships, we thank Reps. Manchester & West for co-sponsoring HB469, which would protect patients from receiving another unexpected bill. ACS CAN supports the action to require insurers to accept all forms of financial assistance and apply that assistance toward a patient's deductible and out-of-pocket limit.

Over 65,000 Ohioans will be diagnosed with cancer in 2020. Persons living with serious and chronic conditions like cancer need to be sure that the health insurance plan they choose covers the medicine they need. Access to life saving drugs can make all the difference in their survival of the disease.