



**Senator Stephen A. Huffman**  
Chairman, Ohio Senate Health Committee  
Senate Building  
1 Capitol Square, Ground Floor  
Columbus, OH 43215

### **HB 135 Proponent Testimony**

Dear Chairman Huffman, Ranking Member Antonio and Members of the Senate Health Committee:

Thank you for the opportunity to testify in support of Ohio HB 135. The Academy of Medicine of Cleveland & Northern Ohio (AMCNO), founded in 1824, is the region's professional medical association and the oldest professional association in Ohio. We are a non-profit 501(c)6 representing physicians and medical students from all the contiguous counties in Northern Ohio. We are proud to be the stewards of Cleveland's medical community of the past, present and future.

The mission of the Academy of Medicine of Cleveland & Northern Ohio is to support physicians in being strong advocates for all patients and promote the practice of the highest quality of medicine. With that in mind, the Academy of Medicine of Cleveland and Northern Ohio (AMCNO) strongly supports Ohio HB 135 which would require insurers and pharmacy benefit managers to count all payments made on behalf of a beneficiary to their deductible and out-of-pocket maximums for prescription medications.

Third-party copay assistance funds are intended to help patients afford and adhere to their medication. When payers utilize "copay accumulator adjustment programs" Ohio patients are harmed. There are a wide variety of issues with these policies, and our primary concerns include the following:

- Copay accumulators discriminate by forcing high-risk patients off medications and lead to higher costs for the entire healthcare system
- Copay accumulator policies allow payers to collect the full amount of copay assistance and then collect the full amount of the deductible directly from the patient to the financial detriment of the patient
- Insurers are inconsistent in the information they make available to consumers, thus making copay accumulators a new form of surprise billings
- Copay accumulators hurt working class families the most. They are currently used in 9 out of 10 ACA marketplace plans in Ohio

Thank you again for the opportunity to provide testimony in support of HB 135. We appreciate the effort the members of the Ohio Legislature have put forth to examine this important patient protection legislation and we respectfully ask for your support.

Sincerely,

Gerard Isenberg, MD  
AMCNO President