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The American Association of Clinical Urologists (AACU) is a leading professional organization for the specialty of urology, a branch of medicine that focuses on conditions affecting the urinary-tract system and male reproductive organs. The AACU represents the interests of more than 500 urologists in Ohio and more than 3,000 nationwide. As physicians who care for patients with complex conditions, we support health insurance reforms that simplify administrative processes and mitigate the financial burden of medically necessary therapies and services. We therefore appreciate the opportunity to express support for House Bill 135, a bill to require insurers to apply all amounts paid by, and on behalf of, an enrollee toward their cost-sharing requirements.

Copayment assistance programs offer direct financial assistance to patients struggling to afford sometimes expensive breakthrough therapies. The idea behind copayment assistance is to reduce a patient's out-of-pocket expense by covering the amount for which their insurer may hold them responsible. Copayment accumulator programs, on the other hand, prevent the assistance from being applied toward the patient's deductible. Instead, the assistance is applied to what would normally be the health carrier's responsibility. Thus, health carriers extract value from what was supposed to be direct assistance to the patient, as well as from the patient's regular cost-sharing requirements. This is not only unfair to the patient from a financial perspective, it is also dangerous to the patient's health. Without copayment assistance, many patients may discontinue their treatment, allowing for adverse physical effects, which will increase costs to the patient, payer, and community.

Recognizing the danger of copayment accumulator programs, the AACU co-sponsored a resolution that called for the development of model state legislation regarding copayment accumulators for all pharmaceuticals, biologics, medical devices, and medical equipment. We consider HB 135 to be a valuable example of legislation to achieve this goal. Therefore, we urge continued support for HB 135 to allow patients to receive direct financial assistance for medically necessary therapies.

Thank you for your consideration.



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