



**House Bill 177: Co-pay Accumulator
Written Proponent Testimony**

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Health Policy Committee**

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The Ohio Dermatological Association (ODA) is grateful for the opportunity to provide testimony today in support of HB 177, legislation which would require health insurers to count amounts paid by or on behalf of covered individuals toward deductibles and cost-sharing requirements.

Our patients face cost-related barriers to care every day. Specialty medication to treat chronic or serious diseases often come with a price tag our patients cannot manage alone. Sometimes, in order to afford these necessary medications, they utilize copay coupons provided by the drug manufacturer. These coupons will lower the out-of-pocket burden of expensive prescription medications and help patients in the short-term, but unfortunately, as insurers have started to prohibit the amounts paid by these coupons from counting toward cost-sharing requirements of their plans.

When a patient reaches the limit for using these coupons, not only are they suddenly saddled with a much higher copay, but none of the previous amounts paid by the manufacturer coupon have counted toward their deductible for the plan year. This is made even worse by the fact that our patients are often unaware of these policies until the moment their coupon has been exhausted, and then the patient is responsible for significantly more out-of-pocket cost toward their health care and prescriptions.

The result is an extremely unfortunate situation where a patient may suddenly wonder if they can continue their medication treatment or not. Because of how insurers use co-pay accumulator policies to change the rules and not cover the costs of prescriptions even when the deductible has technically been reached, the sickest patients are the ones hardest hit. It is those patients who face difficult decisions and might be forced to forego their treatments entirely.

Complex health conditions can already be tricky to manage, but policies like these make it even harder for our patients to access life-saving medications and continue treatments in order to maintain their illnesses.

The ODA asks that the committee support this legislation in order to protect vulnerable Ohioans. Thank you for your consideration and please feel free to reach out to us if you have any questions.