

Massachusetts Health Policy Commission Prescription Drug Coupon Study

PATIENTS for
PRESCRIPTION ACCESS



Copay assistance helps patients by lowering their spending



The [MA Health Policy Commission Prescription Drug Coupon Study](#) recently concluded that on average, copay assistance used by patients lowered patients' out-of-pocket cost, on average, by **\$55 per prescription**.



Moreover, the study found that copay assistance helped those with the worst insurance plans, lowering out-of-pocket spending by **44% among patients** who were required to pay the most by their insurance company.¹



After paying their premiums, patients are required to meet a high deductible **before obtaining coverage** (unlike many other conditions), and then must pay high copayments. State regulators have forced insurers to curb such practices citing likely discrimination.²



Accumulator policies **shift drug costs to patients** when health plans and PBMs prevent a patient's copay assistance amount from counting toward their deductible and maximum out-of-pocket cap.



SCAN ME

To read the full report and learn more about the Prescription Drug Coupon Study's findings, go to www.mass.gov/doc/prescription-drug-coupon-study/download or scan the QR Code.

The comprehensive report evaluates the impact of coupons and vouchers in the context of several considerations including patient access, affordability, overall healthcare spending, medication adherence, and health outcomes. Below are some notable ideas expressed in the report.

"Co-pay accumulators and maximizers present additional challenges."

"Eliminating coupons would likely be detrimental to patients."

"Coupons increase adherence, which can decrease long-term healthcare spending and drive better health outcomes."

Sources:

- 1 Massachusetts Health Policy Commission. "Prescription Drug Coupon Study: Report to the Massachusetts Legislature." July 2020. Available at: <https://www.mass.gov/doc/prescription-drug-coupon-study/download>.
- 2 Colorado Division of Insurance, Bulletin No. B-4.82: Consumer Cost Share for Prescription Drugs. January 28, 2015.