

Please Support **H953** and **S609** in Massachusetts!



Patients for Prescription Access



Copay Assistance **Helps** Patients

Copay Accumulators **Hurt** Patients

Unemployment remains high across the country and patients are already facing hardships due to the coronavirus pandemic. The copay assistance provided by pharmaceutical manufacturers and nonprofit organizations provide a financial lifeline for many people living with chronic conditions who need **lifesaving** medications.

Insurers have raised deductibles, increased use of coinsurance, and added new prescription drug formulary tiers.

- In 2021, the average deductible for the most popular level of health plans that offer mid-range coverage is \$4,879, nearly double the average deductible of \$2,556 in 2015.^{1,2}

Insurers Double Dip While Patients are Denied Life-Essential Medications:

Many Insurers and PBMs are now utilizing copay accumulators that stop copay assistance from counting towards a patient's deductible and maximum out of pocket spending. These practices are creating significant financial and health issues for patients.

- All of the money paid through the copay assistance, which was intended to help the patient, goes directly to the health insurance company.

- Copay accumulators allow the insurance company to double dip and get paid TWICE—once from the copay assistance and then again by patients' deductibles.
- This jeopardizes the health of patients and can ultimately result in the use of more expensive health care services, disability, unemployment and loss of independence.



Call to Action

Lawmakers must pass legislation to prevent harmful and unfair copay accumulator policies, an emerging change in insurance plans.

We must **"Stop the Double Dip"** and act now!

Learn More:

www.patientsforprescriptionaccess.com



SCAN ME

As of April 2023, 17 states (and **Puerto Rico**) have enacted laws banning payer and PBM use of copay accumulator programs: **New York, Connecticut, Maine, Delaware, Virginia, West Virginia, North Carolina, Kentucky, Tennessee, Georgia, Illinois, Arkansas, Louisiana, Oklahoma, Arizona, Washington and New Mexico.**

Sources:

¹ Katie Keith, "Premiums Drop Slightly as 2021 Open Enrollment Period Draws Near," Health Affairs Blog, October 23, 2020. <https://www.healthaffairs.org/doi/10.1377/hblog20201023.33540/full/#:~:text=At%20the%20same%20time%2C%20deductibles,rose%20from%20%241%2C432%20to%20%241%2C533;>

² Caroline F. Pearson, Elizabeth Carpenter, and Chris Sloan. Plans with More Restrictive Networks Comprise 73% of Exchange Market (Avalere, November 20, 2017). <https://avalere.com/press-releases/plans-with-more-restrictive-networks-comprise-73-of-exchange-market>