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TO: The Honorable Members of the House Corporations Committee:

Rep. Joseph Solomon Jr., Chair

Rep. Justine Caldwell, 2nd Vice Chair

Rep. Stephen Casey Rep. Anthony DeSimone

Rep. Finkleman

Rep. Brian Patrick Kennedy Rep. Michelle McGaw

Rep. William O'Brien, 1st Vice Chair

Rep. Brian Newberry Rep. Brandon Potter

Rep. Robert Ouattrocchi

Rep. Enrique Sanchez

Rep. Patricia Serpa Rep. Brandon Voas

RE: Support for HR 6159, An Act Relating to Insurance – Prescription Drug Benefits

We wish to express our strong support for H6159, a much-needed bill that will protect patient access to co-pay assistance many Rhode Islanders depend on to cover significant portions of prescription medicine co-pays. We thank you for co-sponsoring similar legislation in the past, and for scheduling today's hearing on this measure as this gives the patient advocacy community the opportunity to express how vitally important this measure is to many Rhode Islanders.

We are also grateful to our lead sponsor, Deputy Majority Whip Ackerman, as well as Representatives Spears, Bennett, Kennedy, Kazarian, Hull, Edwards, Serpa, McNamara, and Messier for their co-sponsorship.

The need for co-pay assistance for prescription medicine is especially critical for Rhode Islanders whose high deductible health insurance plans require them to spend thousands of dollars before their insurance kicks in. For many, this high cost sharing requirement makes it impossible for them to afford medications needed to treat a range of chronic and sometimes rare diseases without the co-pay assistance offered by a number of pharmaceutical manufacturers and other organizations. And many of these programs exist for drugs without generic alternatives.

Regrettably, health insurers have worked to block patient access to this much needed assistance. Over the last several years, an increasing number of health plans and pharmacy benefit managers have begun implementing copay accumulator adjustment programs to prevent third-party financial assistance from counting towards a patient's out of pocket obligation, essentially negating any benefit to the patient.

H6159 would remove existing barriers to copay assistance by requiring all payments made by patients—directly or on their behalf - be counted toward an individual's overall out-of-pocket maximum payment or deductible. Requiring health insurance carriers to do so will protect patients from surprise bills and treatment delays as well as allowing individuals to utilize the full benefit of co-pay assistance programs.

To date, 16 states as well as Puerto Rico have already stopped this discriminatory practice by passing legislation that bans accumulator policies – Arkansas, Arizona, Connecticut, Delaware, Georgia, Illinois, Kentucky, Louisiana, Maine, New York, North Carolina, Oklahoma, Tennessee, Virginia, Washington, and West Virginia.

Many of us represent patients in the neighboring states of Massachusetts and Connecticut. We are heartened that Connecticut recently passed and Massachusetts is currently considering similar legislation to ensure patient access to co-pay assistance. We hope the Rhode Island General Assembly will join our neighbors on this issue and ensure that all Rhode Islanders have access to their medication.

Some of us who have signed this letter will also be testifying to provide more details on how critically important co-pay assistance is for individuals with different types of chronic diseases. We strongly urge passage of H6159 and thank you once again for the opportunity to provide testimony today.

Sincerely,

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FROM:

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Mental Health Association of Rhode Island
National Alliance on Mental Illness – Rhode Island
National Eczema Association
National Hemophilia Foundation
National Infusion Center Association
National Multiple Sclerosis Society
National Oncology State Network
National Psoriasis Foundation
New England Bleeding Disorders Advocacy Coalition
New England Hemophilia Association
Patients Rising Now
Protect Our Healthcare Coalition – Rhode Island
Spondylitis Association of America
Susan G. Komen
The ALS Association