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## 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.<sup>1,2</sup>

## 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](http://www.patientsforprescriptionaccess.com)



SCAN ME

As of April 2024, 20 states, (and Puerto Rico & D.C.) have enacted laws banning payer and PBM use of copay accumulator programs: **Arizona, Arkansas, Colorado, Connecticut, Delaware, Georgia, Illinois, Kentucky, Louisiana, Maine, North Carolina, New Mexico, New York, Oklahoma, Oregon, Tennessee, Texas, Virginia, West Virginia, and Washington.**

### Sources:

<sup>1</sup> 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;>

<sup>2</sup> 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>