

Please Support **H.1053** and **S.664** 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 2015.¹²

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.



Supporting Stats/Reports Copay assistance helps patients by lowering their spending



- A comprehensive study conducted by the State of Massachusetts found that, on average, copay assistance used by patients lowered patients' out-of-pocket cost, on average, by **\$55 per prescription**.



- After paying their premiums, they 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.⁵



- 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.⁴



- 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.

Call to Action

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

Several states have already stopped this discriminatory practice by passing legislation that bans accumulator policies—Arizona, Georgia, Illinois, Kentucky, Oklahoma, Puerto Rico, Virginia and West Virginia, - to help protect patients from high out-of-pocket costs and make sure all copays count.

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

Learn More:

www.patientsforprescriptionaccess.com

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%24%2C432%20to%20%24%2C533](https://www.healthaffairs.org/doi/10.1377/hblog20201023.33540/full/#:~:text=At%20the%20same%20time%2C%20deductibles,rose%20from%20%24%2C432%20to%20%24%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>; ³ Ashley Kirzinger, Lunna Lopes, Brian Wu, and Mollyann Brodie. KFF Health Tracking Poll -February 2019 Prescription Drugs. (Kaiser Family Foundation, March 1, 2019). <https://www.kff.org/health-costs/poll-finding/kff-health-tracking-poll-february-2019-prescription-drugs/>; ⁴ 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>; ⁵ Colorado Division of Insurance, Bulletin No. B-4.82: Consumer Cost Share for Prescription Drugs. January 28, 2015.