

March 23, 2022

Hon. Andrea Stewart-Cousins  
New York State Senate  
Hon. Carl Heastie  
New York State Assembly  
New York State Capitol  
Albany NY 12224

**Re: Support for S5299 (Rivera)/A1741 (Gottfried) to help keep medication affordable**

Dear Speaker Heastie and Majority Leader Stewart-Cousins:

While New York traditionally has a strong record in leading the nation in providing access to affordable health coverage, New Yorkers are still experiencing hardships as a result of the COVID-19 pandemic. Despite the strides the state has made in expanding coverage, many New Yorkers, including the insured, still suffer hardships when faced with prescription drug costs. **Those hardships are exacerbated when patients are hit by copay accumulators.**

Copay accumulators are an insurance benefit design being adopted by an increasing number of insurance plans. **Copay accumulator programs prevent patients from using third party contributions toward cost-sharing requirements to cover their out-of-pocket expenses.** Under this design, when a patient uses a copay coupon or card, the health plan receives the payment from the card or coupon, yet the amount of the support provided by the coupon/card does NOT count toward the patient's maximum out of pocket limit. This unfair design can be especially challenging for patients who have health insurance plans with a high deductible or high copayment requirements.

Chronically ill patients face many barriers to their care, including high and rapidly escalating medication prices as well as confusing and inconsistent formularies. Coupled with complex approval processes, these barriers can prohibit patients' access to the treatments they need. Further, co-insurance for prescription drugs can be as high as 40% in some health plans and many high-cost medications have no generic equivalent available. A study by Prime Therapeutics showed that one in four patients do not fill their prescriptions likely due to the high cost-sharing burden they would require.

We strongly urge your support and sponsorship of S.5299 & A.1741 to stop this unfair practice and to help families afford the medications they need. The need for this legislation has only been exacerbated during the crisis we are facing today when many New Yorkers face financial uncertainty. To date, 12 states have already stopped this discriminatory practice by passing legislation that bans accumulator policies — Arkansas, Arizona, Connecticut, Georgia, Illinois, Kentucky, Louisiana, North Carolina, Oklahoma, Tennessee, Virginia, West Virginia, and Puerto Rico. **Please join the 65 organizations below in putting patients first by supporting this important legislation and requiring insurance companies to count all payments towards a patient's deductible.**

**For more information or questions, please contact Michael Davoli, Senior Government Relations Director, New York, American Cancer Society Cancer Action Network, Inc. at 646-502-9145 or Michael.Davoli@cancer.org**

***The AIDS Institute***

***Aimed Alliance***

***Allergy & Asthma Network***

***Alliance for Patient Access***

***American Association of Clinical Urologists***

***American Cancer Society Cancer  
Action Network***

***American College of  
Rheumatology***

***American Diabetes Association***

***American Kidney Fund (AKF)***

***American Liver Foundation***

***American Urological Association***

***Arthritis Foundation***

***Arthur Ashe Institute for Urban  
Health***

***Bleeding Disorders Advocacy  
Network***

***Bleeding Disorders Association of  
Northeastern New York***

***Bleeding Disorders Association of  
the Southern Tier***

***Cancer Support Community***

***Center for Independence of the  
Disabled, New York***

***Coalition for Hemophilia B***

***Coalition of State Rheumatology  
Organizations (CSRO)***

***Color of Crohn's and Chronic Illness***

***Empire State Hematology & Oncology  
Society***

***Epilepsy Foundation of  
Northeastern NY***

***Global Healthy Living Foundation***

***Hemophilia Association of New  
York***

***Hemophilia Federation of America***

***HIV+Hepatitis Policy Institute***

***Immune Deficiency Foundation***

***Infusion Access Foundation***

***Lupus and Allied Diseases Association, Inc.***

***Mary M. Gooley Hemophilia Center***

***Medical Society of the State of  
New York***

***Mended Hearts***

***Mental Health Association in New  
York State***

***Multiple Sclerosis Association of  
America***

***NAACP New York State Conference***

***NAMI-NYS***

***National Hemophilia Foundation***

***National Hispanic Medical  
Association***

***National Infusion Center  
Association***

***National Multiple Sclerosis  
Society***

***National Organization for Rare  
Disorders (NORD)***

***National Psoriasis Foundation***

***New York Blood Center***

***New York Chapter American College of Physicians Services, Inc.***

***New York City Hemophilia Chapter***

***New York Oncology Hematology***

***New York State Academy of Family Physicians***

***NYS American Academy of Pediatrics, Chapters 1, 2 & 3***

***New York State Association for Rural Health***

***New York State Bleeding Disorders Coalition***

***New York State Osteopathic Medical Society***

***New York State Rheumatology Society***

***New York State Society of Anesthesiologists (NYSSA)***

***New York State Society of Orthopaedic Surgeons***

***New York State Urological Society***

***Northeast Kidney Foundation***

***Patients Rising Now***

***Pharmacists Society State of New York***

***Rheumatology Nurses Society***

***Roswell Park Comprehensive Cancer Center***

***Sickle Cell Thalassemia Patients Network***

***Sobre Vivir – A Will to Live***

***Susan G. Komen***

***Western New York Blood Care***

# Help Keep Medication Affordable!

## WE SUPPORT and URGE PASSAGE OF S.5299/A.1741

