

Copay Accumulator Adjustment Programs & the Harmful Cost to Rhode Islanders

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What are Copay Accumulator Adjustment Programs?

- Many patients have difficulty affording the cost of their prescription drugs, especially those without a cheaper generic alternative available. Copay assistance programs can provide needed financial relief to cancer patients and those with chronic illnesses who rely on costly medications. These programs are offered by manufacturers, charitable organizations, and other third parties to help offset the cost sharing associated with high-cost drugs.
- In recent years, insurers have implemented 'Copay Accumulator Adjustment Programs', a harmful program which allows an individual to use copay assistance, but doesn't count the amount of the support used towards the individual's deductible or max out-of-pocket amount (MOOP). Even as patient assistance is being paid to the insurer on behalf of the patient, only the funds spent directly by the consumer count.
- Copay Accumulator Adjustment Programs cause patients to see increased out-of-pocket costs and take longer to reach their required deductibles and out-of-pocket maximums.
- **Copay Accumulator Adjustment Programs put patients and their families in an impossible situation – having to choose between their health and other financial obligations.**

Who is impacted?

- In Rhode Island, 1 in 2 private insurance plans include copay accumulator adjustment policies. These policies are often implemented without a patient's knowledge or full understanding of how the program works and affects their out-of-pocket costs.
- A May 2022 survey conducted by the American Cancer Society Cancer Action Network (ACS CAN) found that over a quarter of those who enrolled in patient assistance programs report that the assistance they received was not applied to their deductible or other out-of-pocket cost requirements and another 22% were unsure. Most people enrolled in copay assistance programs agree that this assistance provides access to medication that they otherwise couldn't afford.

What do Health Insurers Say?

Health insurance companies will assert that restricting accumulator and maximizer programs will cause higher health insurance premiums for everyone, but that claim is **false**. In a report released by the Global Healthy Living Foundation, there is no statistically significant change to premiums, nor is the rate of health insurance premiums rising in states with protective, patient-centered legislation to ban accumulator adjustment policies.

Copay Accumulators & Health Equity

Prescription drug costs are a challenge for nearly one-third of cancer patients and survivors, with one-in-five individuals skipping or delaying taking prescribed medications due to costs. The negative impacts of not being able to benefit from a copay assistance program are even greater among some patient populations, with many Black, Hispanic, and Asian cancer patients and survivors reporting they have declined treatment due to cost after finding they were unable to enroll in a copay assistance program.

PLEASE SUPPORT S2720 / H8041 TO RESTRICT THE USE OF COPAY ACCUMULATOR ADJUSTMENT PROGRAMS IN RHODE ISLAND

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Impact on Rhode Islanders

“I rely on my copay assistance card to help me afford the drugs I need to live a life free from the pain and discomfort caused by my health condition. When my insurance stepped-in and told me that any assistance I get to help me afford my medications would not be credited toward my deductible, I was devastated.

I believe it is wrong for insurance companies to make it more difficult for patients to afford the drugs they need. It is time for Rhode Island to join other states that have put an end to these insurance company tactics.”

Paul A. – Woonsocket, RI



Supporters of S2720/H8041 in Rhode Island:



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