How Copay Accumulators Hurt Patients: A Policy Discussion for Advocates
Presenters

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Founding Director
Chronic Care Policy Alliance

Randall Rutta
President and CEO
American Autoimmune Related Disease Association (AARDA)
Who is CCPA?

A network of state and regional health care advocacy organizations advancing public policy that improves the lives of those living with chronic conditions and diseases.
Core Principles

- Prevention
- Affordability
- Access to Care
- Quality Health Care
Resources Provided to Groups

- Advocacy Trainings
- State of Chronic Disease
- Federal Policy Background
- Education
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Copay Assistance Programs

• Provides financial aid to plan enrollees to assist them in paying for health care services or medications

• Usually provided by drug manufacturers or charitable organizations.

• Drugmakers sponsor copay assistance, often referred to as copay savings programs, copay coupons, or copay assistance cards
AARDA Survey

• 40% had to skip medication because of inability to pay
• 45% have used copay assistance programs
• 92% say [copay assistance] would be valuable to have copay assistance programs
• 92% say [copay assistance] helps them access medication they couldn’t afford
• 95% say [copay assistance] allows them to take medication as prescribed
Americans Want the Federal Government to Require All Copay Assistance Be Applied Towards a Patient’s Out-of-Pocket Costs

- More than 80% believe the government should require copay assistance to be applied to patients’ out-of-pocket costs

- 72% believe many chronic disease patients would no longer be able to afford their medications if copay assistance were not

- 42% with a chronic health condition say they or someone in their household has not been able to afford the out-of-pocket costs of their health insurance copay in the past year

- 46% say they cannot access their medications if financial assistance did not count towards their out-of-pocket costs
Copay Assistance Public Policy

Insurance & PBMs
- Accumulators
- Maximizers

Government
- Executive Actions
  - NBPP
  - Medicaid Rule
  - HHS OIG Request for Ideas
- Congress
In the Media

AARDA and its partners are continuing to highlight challenges that exist with access restrictions, such as proposals that could limit and/or eliminate copay assistance.
State Co-Pay Accumulator Snapshot

<table>
<thead>
<tr>
<th>Prohibited</th>
<th>Prohibitions Introduced/Failed</th>
<th>Prohibitions Pending</th>
<th>Future Prohibition Legislation</th>
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</thead>
</table>
| - AZ HB 2166  
- IL HB 465   
- VA SB 1596  
- WV HB 2770  
- GA SB 313   | - OH HB 469  
- MD HB 1360 & SB 623  
- KY HB 72  
- PA SB 731  
- NC  
- RI | - MI HB 5944  
- NY AB 8246 & SB 6303  
- CT SB 336 | - OR  
- CA  
- FL |

CCPA will provide more information on state engagement soon!
CCPA Copay Accumulator Activities

- Joint letter with 100+ groups (HR 7647 McEachin, D-VA)
- Inside Sources op-ed
- Quarterly update webinars
- Federal policymaker outreach
Take Action

• Factsheet to use with stakeholders and policymakers
• Sign up for updates on our website
Q&A
Thank You!

For additional questions or inquiries, please contact Liz Helms at lizhelms@chroniccareca.org and Randall Rutta at randallrutta@aarda.org