



Chronic Care
Policy Alliance

State Advocates
Working Together
to Bridge the Gaps
in Chronic Care

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



Presenters



Liz Helms
Founding Director
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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



**American
Autoimmune**

Related Diseases Association, Inc.

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



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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



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NATIONAL HEMOPHILIA FOUNDATION

for all bleeding disorders

Copay Assistance Public Policy

Insurance & PBMs

- Accumulators
- Maximizers

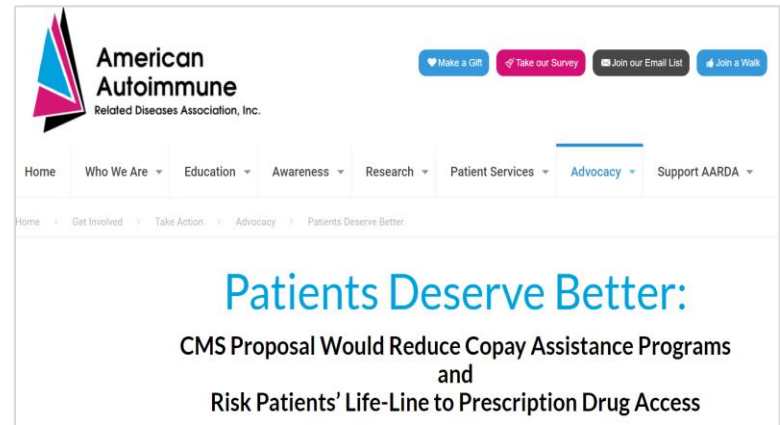
Government

- 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



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State Co-Pay Accumulator Snapshot

Prohibited	Prohibitions Introduced/Failed	Prohibitions Pending	Future Prohibition Legislation
<ul style="list-style-type: none"> • AZ HB 2166 • IL HB 465 • VA SB 1596 • WV HB 2770 • GA SB 313 	<ul style="list-style-type: none"> • OH HB 469 • MD HB 1360 & SB 623 • KY HB 72 • PA SB 731 • NC • RI 	<ul style="list-style-type: none"> • MI HB 5944 • NY AB 8246 & SB 6303 • CT SB 336 	<ul style="list-style-type: none"> • 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



[INSIDESOURCES]tm

Federal Proposals Endanger Patients and Hike Up Costs for the Chronically Ill

Posted to [Finance](#) October 12, 2020 by [Liz Helms](#)

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

