

COPAY ACCUMULATORS HARM PATIENTS

Patients are being harmed by copay accumulator adjustment policies (CAAPs) that bar copay assistance from counting towards a patient's deductible or out-of-pocket maximum. These policies hurt patients who depend on medicines by:



Exposing Vulnerable Patients to Large, Unexpected Costs

CAAPs disproportionately impact patients suffering from serious illness, particularly those who are low income or persons of color. These patients rely on copay assistance, but accumulators cut that lifeline and leave patients exposed.



Interrupting Necessary Treatment

Nearly all copay assistance is used to pay for medicines without generic alternatives. When more costs are transferred to the sick and vulnerable, those patients often lose access to needed medications—driving down drug adherence and resulting in other more costly health issues. CAAPs create an unnecessary barrier that interrupts the course of critical treatment for patients.



Undermining Patient Protections

The Affordable Care Act provided minimum standards for coverage and protections against high out-of-pocket costs, particularly for those with pre-existing health conditions. CAAPs erode these protections and harm patients with serious, chronic health conditions.