

# PATIENTS ARE BEING HARMED BY COPAY ADJUSTMENT POLICIES

## PATIENTS ARE SPEAKING OUT

When the assistance runs out, patients are still at square one with their insurance company and are faced with significant out-of-pocket costs for their medication. Often, it's enough to make a patient walk away and stop taking their prescription.<sup>1</sup>

**Melissa El Menaouar**

Patient with Primary Biliary Cholangitis

For my family, not having this critical assistance count toward our deductible could result in us losing access to a drug that keeps my daughter alive and thriving.<sup>2</sup>

**Jen Hepworth**

Mother of a Cystic Fibrosis Patient

Copay accumulator programs can be devastating to MS patients and those battling other conditions who could very well lose access to the drugs they rely on to maintain their health and well-being.<sup>3</sup>

**Jim Turk**

Patient with Multiple Sclerosis

Copay accumulator adjustment policies and copay maximizer adjustment programs are insurer schemes that prevent patient assistance funds from counting toward a patient's out-of-pocket maximums, or deductibles.



### EXPOSING VULNERABLE PATIENTS TO LARGE, UNEXPECTED COSTS

When insurers and pharmacy benefit managers (PBMs) pocket copay assistance, patients are burdened with high out-of-pocket costs that can exceed thousands of dollars because patients still have to pay themselves until they reach their deductible.



### INTERRUPTING NECESSARY TREATMENT

When the sick and vulnerable are burdened with high-out-of-pocket costs, those patients often lose access to needed medications and stop necessary treatment.



### UNDERMINING PATIENT PROTECTIONS

Insurers copay adjustment policies erode protections set in place by the Affordable Care Act because Pharmacy Benefit Managers (PBMs) and other middlemen define needed medications as "non-essential health benefits."

<sup>1</sup> [https://captimes.com/opinion/guest-columns/opinion-loss-of-copay-assistance-would-impoverish-patients/article\\_cc58588b-dd0f-5369-8f80-8b34490751ac.html](https://captimes.com/opinion/guest-columns/opinion-loss-of-copay-assistance-would-impoverish-patients/article_cc58588b-dd0f-5369-8f80-8b34490751ac.html)

<sup>2</sup> <https://www.deseret.com/opinion/2022/1/25/22901099/utah-legislature-copay-accumulator-insurance-company-financial-burden-families>

<sup>3</sup> <https://www.jsonline.com/story/opinion/2021/10/22/why-wisconsin-lawmakers-need-protect-value-copay-assistance/6108016001/>

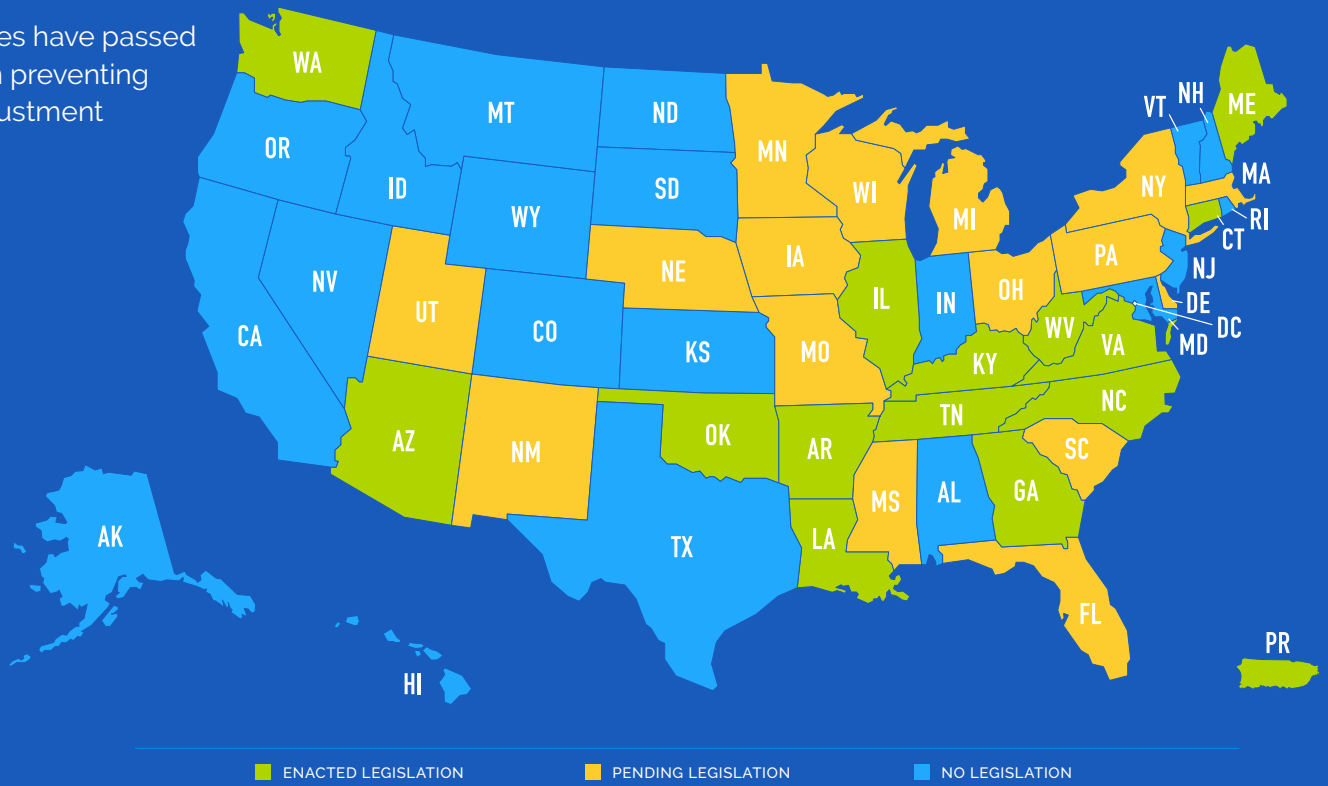
# CONGRESS CAN PROTECT PATIENTS

## BIPARTISAN LEGISLATION HAS BEEN INTRODUCED

The Help Ensure Lower Patient (HELP) Copays Act ([H.R. 5801](#)) would protect millions of Americans from the copay adjustment schemes of insurers and pharmacy benefit managers.

## STATES ARE TAKING ACTION

Many states have passed legislation preventing copay adjustment policies.



## THE SOLUTION

Ensure that all copays count for all patients and **pass H.R. 5801** to protect vulnerable Americans.

LEARN MORE ABOUT HOW COPAY ADJUSTMENT POLICIES HARM PATIENTS AT [ALLCOPAYSCOUNT.ORG](#)

