

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.¹

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.²

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.³

Jim Turk, Patient with Multiple Sclerosis

Copay accumulator adjustment policies and copay maximizers are insurer and pharmacy benefit managers (PBMs) schemes to pocket patient assistance funds without counting them toward the patient's annual cost-sharing limit or annual deductible.



EXPOSING VULNERABLE PATIENTS TO LARGE, UNEXPECTED COSTS

When insurers and PBMs pocket copay assistance, patients are burdened with high out-of-pocket costs that can exceed thousands of dollars.



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.

BIPARTISAN LEGISLATION HAS BEEN INTRODUCED

The Help Ensure Lower Patient (HELP) Copays Act (H.R. 830/S. 1375) would protect millions of Americans from the copay schemes of insurers and pharmacy benefit managers.

THE SOLUTION

Ensure that all copays count for all patients and pass the **HELP Copays Act** to protect vulnerable Americans.

1. https://captimes.com/opinion/guest-columns/opinion-loss-of-copay-assistance-would-impoverish-patients/article_cc58588b-dd0f-5369-8f80-8b34490751ac.html
2. <https://www.deseret.com/opinion/2022/1/25/22901099/utah-legislature-copay-accumulator-insurance-company-financial-burden-families>
3. <https://www.jsonline.com/story/opinion/2021/10/22/why-wisconsin-lawmakers-need-protect-value-copay-assistance/6108016001/>