

Endorsement Letter House HELP Copays Act 2025

December 4, 2025

The Honorable Thomas Kean Jr. (R-NJ)

The Honorable Nanette Barragán (D-CA)

House of Representatives
Washington, D.C. 20515
House of Representatives
Washington, D.C. 20515

The Honorable Mariannette Miller-Meeks (R-IA)

House of Representatives Washington, D.C. 20515

The Honorable Diana DeGette (D-CO)

House of Representatives Washington, D.C. 20515

Dear Representatives Kean, Barragán, Miller-Meeks, Auchincloss, Fitzpatrick, and Watson Coleman;

We are writing to express our sincere appreciation to you for your leadership in introducing HR 6423, the Help Lower Patient Copays Act (HELP Copays Act), and pledge to work with you to ensure that this bipartisan, common-sense, legislation becomes law.

With rising premiums, increasing copayments, and general health care costs ballooning, Americans are struggling. People across the country, with rare, serious, and complex chronic conditions are turning to copayment assistance to help afford the specialized treatments and life-saving medications necessary to stay healthy and live long, productive lives. However, due to burdensome and dangerous practices from insurers and pharmacy benefit managers (PBMs), these patients are once again faced with unexpected bills that can reach thousands of dollars putting their health and financial well-being at risk.

We applaud this legislation that offers a two-prong solution that will eliminate the barriers to treatment for the most vulnerable Americans, and hold PBMs and insurers accountable for their deceitful practices

- The bipartisan HELP Copays Act requires health plans to count the value of copay assistance toward patient cost-sharing requirements. This would bring much-needed relief to financially vulnerable individuals by ensuring that all payments—whether they come directly out of a patient's pocket or with the help of copay assistance—count towards their out-of-pocket costs.
- Your legislation also closes a loophole that allows many employer health plans to deem certain covered drugs as "non-essential," which means that the insurer will not count any cost-sharing toward the patient's deductible and out-of-pocket maximum. Your bill will require all private plans to count all cost-sharing for covered services to accrue to a patient's deductible and out-of-pocket maximum.

These practices undermine coverage for pre-existing conditions and ignore utilization management approvals the patient has successfully navigated leading to delays in treatment access, decreases drug adherence, and costs the health care system more money. We pledge to work with you to ensure the HELP Copays Act becomes law and American patients can get the care they deserve.

Sincerely,

Academy of Nurse and Patient

Navigators

Accessia Health
The AIDS Institute
Aimed Alliance
The ALS Association

Alliance for Headache Disorders

Alliance for Patient Access

Alliance for Women's Health and

Prevention

Alpha-1 Foundation

American Academy of Ophthalmology

American Cancer Society Cancer

Action Network

American College of Rheumatology

American Heart Association American Kidney Fund American Lung Association American Medical Association

American Society of Clinical Oncology

Arthritis Foundation
The Assistance Fund
Autoimmune Association
Cancer Support Community

CancerCare

Chronic Care Policy Alliance Chronic Disease Coalition

CLL Society

Coalition of Skin Diseases
Coalition of State Rheumatology

Organizations

Community Liver Alliance
Community Oncology Alliance
Crohn's & Colitis Foundation
Cystic Fibrosis Foundation

Dermatology Nurses' Association

Diabetes Patient Advocacy Coalition

Dravet Syndrome Foundation

Epilepsy Foundation

EveryLife Foundation for Rare

Diseases FamilyWize

Fight Colorectal Cancer

Foundation for Sarcoidosis Research

Fragile X Foundation

Global Healthy Living Foundation Go2 Foundation for Lung Cancer

Haystack Project HealthyWomen

Hemophilia Federation of America

HIV Medicine Association HIV + Hepatitis Policy Institute Huntington's Disease Society of

America

Immune Deficiency Foundation
Infusion Access Foundation
Infusion Providers Alliance
International Cancer Advocacy

Network

International Foundation for

Autoimmune & Autoinflammatory

Arthritis (AlArthritis)

International Myeloma Foundation Leukemia & Lymphoma Society

Looms for Lupus

Little Hercules Foundation Lung Cancer Alliance LUNGevity Foundation Lupus and Allied Diseases

Association, Inc.

Lupus Foundation of America Multiple Sclerosis Association of

America

Muscular Dystrophy Association

National Alliance of State and Territorial AIDS Directors

National Alliance on Mental Illness National Association of Chain Drug

Stores

National Bleeding Disorders

Foundation

National Coalition for Cancer

Survivorship

National Community Oncology

Dispensing Association

National Consumer's League National Diabetes Volunteer

Leadership Council

National Eczema Association

National Health Council

National Infusion Center Association National Multiple Sclerosis Society

National Organization for Rare

Disorders

National Organization of Rheumatology Management

National Patient Advocate Foundation

National Psoriasis Foundation Oncology Nursing Society

Ovarian Cancer Research Alliance
Patient Access Network (PAN)

Foundation

Parkinson & Movement Disorder

Alliance

Prevent Cancer Foundation
Prostate Cancer International

Pulmonary Hypertension Association

Rare Army

Rheumatology Nurses Society Society of Dermatology Physician

Assistants

Spondylitis Association of America

Susan G. Komen Triage Cancer