

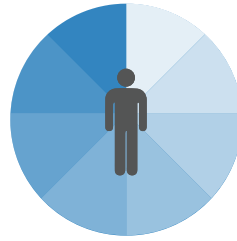
# Ohio Patients Need Help Now with Alarming Rise in Out-of-Pocket Costs

Copay accumulator policies are barriers to effective, affordable treatment in Ohio

**Ohio House Bill 135** prohibits health plans and PBMs from denying payments made by patients – or on their behalf – to be counted toward their overall out-of-pocket maximum payment or deductible. It does not require them to cover any additional benefit. Directing health insurers and PBMs to do so will protect Ohio patients from surprise bills and treatment delays as well as allowing individuals to utilize the full benefit of co-pay assistance programs.

## PATIENTS WITH HIGH DEDUCTIBLE HEALTH PLANS ARE TARGETED

As we have seen, out-of-pocket cost mandates from insurers onto the patients continue to rise. Ohioans with HDHPs have to pay their entire deductible before a health plan begins coverage. For many patients with chronic or life-threatening illnesses, a single treatment could amount to their entire out-of-pocket cost share. **HB 135 preserves the rights of health plans and PBMs to use generic medications as they do now.**



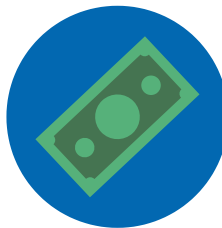
## CONTINUITY OF TREATMENT & PATIENT WELL BEING SUFFERS

Many individuals are unaware of these hidden policies until it's too late, forcing them to abandon their treatment. If co-pay assistance continues to be denied, otherwise stable patients become a larger burden on the healthcare system as their disease progresses untreated.



## INSURANCE BILLS SHOULDN'T HAVE TO BE PAID TWICE

Insurers are being paid twice; once from copay assistance and again from the patient's own pocket. This eliminates any long-term patient benefit from copay assistance programs. Research shows that reforming copay accumulator policies **DOES NOT** increase health insurance costs or premiums.



## OHIO PATIENTS CAN'T AFFORD TO WAIT

Ohio patients are already struggling during the largest healthcare crisis in a century and cannot afford to be denied copay assistance. For tens of thousands of Ohioans, this is the only way they can afford the care they need!



## WHAT ARE CO-PAY ACCUMULATORS?

To help temper high prescription costs, many individuals living with rare, chronic conditions receive copay assistance.

These individuals rely on copay assistance programs offered by charities or drug manufacturers to help cover the cost of their copays, which can be as high as 20% to 50% of their medication.

Insurers and pharmacy benefit managers are increasingly implementing copay accumulator programs. These programs are a health insurance benefit design that stipulate that payments from copay assistance programs are not be counted toward an individual's deductible or out-of-pocket maximum.

**Six states, including Kentucky and West Virginia, and Puerto Rico have passed patient protection laws by addressing accumulator adjustor policies and more than 20 other states have pending legislation.**

A collage of logos for various medical organizations and associations, arranged in three rows. The logos include:

- Row 1:** AACU (American Association of Clinical Universities, Inc.), AFPA (Alliance for Affordable Medicines), AIMED ALLIANCE, American Autoimmune (Autoimmune Disease Association, Inc.), American Diabetes Association, Cancer Action Network, Arthritis Foundation, American Heart Association, American Kidney Fund (FIGHTING ON ALL FRONTS), AMERICAN LIVER FOUNDATION (Your Liver. Your Life.), ATAP (ALLIANCE FOR TRANSPARENT & AFFORDABLE PRESCRIPTIONS), AWIR, BioOhio, CANCER SUPPORT COMMUNITY.
- Row 2:** Chronic Disease Coalition, Chronic Care Policy Alliance (Share Ideas. Build Bridges. Advance Health Policy Solutions.), COA (CONSUMER ORGANIZATION ALLIANCE), CSRO (Consumer Safety Research Organization), CROHN'S & COLITIS FOUNDATION, EPILEPSY FOUNDATION Ohio, Equitas Health (Care for All), GCA (GOUCHER COMMUNITY ALLIANCE), GLOBAL HEALTHY LIVING FOUNDATION, HIV+HEP POLICY INSTITUTE, Infusion Access Foundation.
- Row 3:** Immune Deficiency Foundation, CRANES (CRITICAL RARE AND NEUROLOGIC EMERGENT SYNDROMES), Little Prince's Eye Foundation, mharc (Mental Health & Advocacy Coalition), MS (National Multiple Sclerosis Society), MHAA (Mental Health Advocates of America), NAMI Ohio (NATIONAL ALLIANCE FOR MENTAL ILLNESS), National Eczema Association, NATIONAL HEMOPHILIA FOUNDATION (for all bleeding disorders), NICHA (NATIONAL INFUSION CENTER ASSOCIATION), NATURAL PSORIASIS (A COLLECTIVE FORCE), NORM (National Organization of Rheumatology Managers).

The bottom section of the slide features a large blue banner with the text "OHIO MEDICAL SOCIETY" in white capital letters. Below the banner, there are several smaller logos and text elements:

- NORD** (National Organization for Rare Disorders)
- OAR** (Ohio Association of Rheumatology)
- Bleeding Disorders Council**
- American Academy of Pediatrics** (DEDICATED TO THE HEALTH OF ALL CHILDREN®) Ohio Chapter
- Ohio CHAPTER** (Logo of the American College of Obstetrics and Gynecology)
- ODA** (OHIO DENTISTS ASSOCIATION)
- OHIO FOOT AND ANKLE MEDICAL ASSOCIATION**
- Ohio Gastroenterology Society**
- Ohio Hematology Oncology Society**
- Slate Medical Association**
- OHIO NAPNAP**
- opa** (Ohio Pharmaceutical Association)
- PHARMACEUTICS UNITED FOR TRUTH AND TRANSPARENCY TUPH.ORG**
- OHIO POSTGRADUATE PHYSICIANS' ASSOCIATION**
- DPA** (OHIO DRUG PHARMACEUTICAL ASSOCIATION)
- OHIO OSTEOPATHIC ASSOCIATION**
- OSCCA** (OHIO SURGEONS AND COLLEGE CHAIRMAN ASSOCIATION)
- THE AIDS INSTITUTE**
- amcno** (THE ACADEMY OF MEDICINE OF CLEVELAND & NORTHWEST OHIO)
- RAAP** (RARE ACCESS ACTION PROJECT)
- susan g. komen.**

National Eczema Association  
National Hemophilia Foundation  
National Infusion Center Association  
National Multiple Sclerosis Society  
National Organization for Rare Disorders  
National Organization of Rheumatology Managers  
National Psoriasis Foundation  
Northern Ohio Hemophilia Foundation  
Ohio Academy of Nutrition and Dietetics  
Ohio Association of Rheumatology  
Ohio Bleeding Disorders Council  
Ohio Chapter, American Academy of Pediatrics  
Ohio Chapter of American College of Cardiology  
Ohio Chapter of the National Association of  
Pediatric Nurse Practitioners  
Ohio Dermatological Association  
Ohio Foot and Ankle Medical Association  
Ohio Gastroenterology Society  
Ohio Hematology Oncology Society  
Ohio Osteopathic Association  
Ohio Pharmacists Association  
Ohio Psychiatric Physicians Association  
Ohio Psychological Association  
Ohio Sickle Cell and Health Association  
Ohio State Grange  
Ohio State Medical Association  
Pharmacists United in Truth & Transparency  
Pompe Alliance  
Rare Action Access Project  
Susan G. Komen Foundation  
The AIDS Institute  
The Academy of Medicine of Cleveland and  
Northern Ohio