

Supporting Patients with Rising Out-of-Pocket Costs

Co-pay accumulators are a barrier to effective, affordable treatments in Pennsylvania

Senate Bill 196 would require all payments made by patients - directly or on their behalf - be counted toward their deductibles or out-of-pocket maximums. Requiring health insurance carriers to count all co-payments will protect Pennsylvanians from surprise bills and treatment delays as well as allowing individuals to utilize the full benefit of co-pay assistance programs.

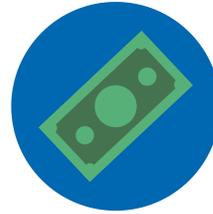
PENNSYLVANIANS CAN'T AFFORD TO WAIT

The COVID-19 pandemic has only exacerbated the financial strain that high-cost treatments put on patients and their families. Pennsylvanians should not be punished for using co-pay assistance to help afford their treatments.



INSURANCE BILLS SHOULDN'T HAVE TO BE PAID TWICE

In effect, insurers are getting paid twice; once from co-pay assistance programs and then a second time from the patient's own pocket. This eliminates any long-term patient benefit from co-pay assistance programs.



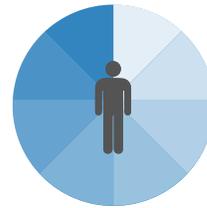
CONTINUITY OF TREATMENT & PATIENT WELL BEING SUFFERS

Many individuals are unaware of these programs until it's too late, leaving their treatment held hostage without additional payment. If co-pay assistance is not counted, otherwise stable patients might have no other option except discontinuing a lifesaving, lifelong therapy.



THOSE ON HIGH DEDUCTIBLE HEALTH PLANS (HDHP) ARE MOST AT RISK

Because those on HDHPs must pay their entire deductible before a health plan kicks in, a single treatment could amount to their entire out-of-pocket maximum (\$8,850 for individuals and \$17,100 for families in 2021).



WHAT ARE CO-PAY ACCUMULATORS?

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

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

Insurers are increasingly implementing co-pay accumulator programs. These programs are a health insurance benefit design that stipulate that payment from co-pay assistance programs may not be counted toward an individual's deductible or out-of-pocket maximum.

