

Patient advocacy groups and health care providers are calling on the Ohio legislature to address discriminatory and unpredictable health plan practices that drive up out-of-pocket costs for patients' prescription medications. Bipartisan legislation joint-sponsored by Rep. Susan Manchester (R- Waynesfield) and Rep. Thomas West (D-Canton) will address these practices and assist patients.

Background

When it comes to medication coverage, health plans continue to shift the cost burden to patients through:

- High deductible or co-insurance;
- Multi-tiered formularies with specialty drugs in the highest cost-sharing category.

Many drug manufacturers, as well as health foundations and charities help patients with assistance programs that cover additional costs patients are required to pay. These programs are critical for patients with chronic, complex conditions. Co-pay assistance programs include funding, as well as co-pay cards or coupons that patients use to cover out-of-pocket costs.

What are 'accumulator adjustor programs' and how are do they discriminate?

Insurance companies are refusing to count co-pay assistance payments toward patients' deductibles. While each insurer has their own name for these policies, they are commonly referred to as "co-pay accumulator adjustments." Patients are required to pay an increasing amount of out-of-pocket money at the beginning of their plan year before the plan provides coverage. By not counting the assistance toward a patient's cost-sharing, plans target those who need help. Even more disturbing is that accumulator adjustment programs double-dip. The plans keep the assistance payment in addition to any co-pays paid directly by the patient while in the deductible phase.

What does this bill do to address 'accumulator adjustor programs'?

This legislation directs insurers to apply all payments made by either the patient or on the patient's behalf through an assistance program, to their cost-sharing obligation.

What doesn't this bill do?

This legislation does not interfere with health insurance plans utilization of opportunities to save money by requiring the use of generic medications. The language specifically states, "...this requirement shall not apply with respect to cost-sharing for a drug for which there is a medically generic equivalent."

Please support this legislation that helps patients

Ohioans need health insurers to count ALL payments and not discriminate against those patients living with a chronic condition or battling a life-threatening illness. When patients share of prescription costs becomes too high, many may skip doses or stop taking medication entirely, leading to higher medical costs down the road, in terms of hospitalizations, ER visits, and long-term health issues.

11 states, including our neighbors 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. This law is compliant with federal regulations.



Please see backside for complete list of supporters.

The following organizations support efforts to stop discriminatory policies:

American Association of Clinical Urologists
AIMED Alliance
Allergy & Asthma Network
Alliance for Patient Access
American Autoimmune Related Diseases Association
American Cancer Society Cancer Action Network
American Diabetes Association
Arthritis Foundation
American Heart Association
American Kidney Fund
American Liver Foundation
Association of Women in Rheumatology
BioOhio
Cancer Support Community Central Ohio
Chronic Care Policy Alliance
Chronic Disease Coalition
Coalition of State Rheumatology Organizations
Community Oncology Alliance
Crohn's & Colitis Foundation
Crohn's Colitis Foundation – Central Ohio
Epilepsy Foundation
Equitas Health
Gaucher Community Alliance
Global Healthy Living Foundation
HIV+HEP Policy Institute
Immune Deficiency Foundation
Infusion Access Foundation
Little Hercules Foundation
Mental Health & Addiction Advocacy Coalition
Mental Health America of Ohio
National Alliance on Mental Illness – Ohio
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
Spondylitis Association of America
Susan G. Komen Foundation
The AIDS Institute
The Academy of Medicine of Cleveland and Northern Ohio