

# Utah All Copays Count Coalition

## Ensure All Copays Count For Patients

### THE PROBLEM: COPAY ACCUMULATOR ADJUSTMENT PROGRAMS

Patients with complex, chronic illnesses who use specialty medications to maintain their health often **rely on copay assistance programs**. These programs are real money from nonprofit organizations and manufacturers that help patients afford their treatments—medications that rarely have generic alternatives.

Increasingly, **health plans** and pharmacy benefit managers (**PBMs**) are using “copay accumulator adjustment programs” which exclude copay assistance payments from counting toward a patient’s annual deductible or out-of-pocket maximum. In other words, they are keeping the value of the copay assistance, **turning the help given to patients into more profit for themselves**.

Copay accumulator adjustment programs harm patients by undermining access to life-saving prescription drugs, making it more difficult for people living with chronic illnesses to adhere to treatment plan prescribed by their doctor.



**In 2022, 6 out of 7 Utah insurers have copay accumulator adjustment policies**

*This was shown by an analysis of the individual marketplace plans done by the AIDS Institute*

### POLICY SOLUTION: ENSURE ALL COPAYS COUNT

Utah legislators can help patients afford critical treatments by ensuring all payments – made by or on behalf of patients – are counted toward the patients’ deductibles and out-of-pocket maximums. Patients should not be punished for utilizing copay assistance for treatments they need to control their chronic conditions.

**Fifteen states** and Puerto Rico have protected patients by passing legislation that bans or restrict the use of copay accumulators.

**It’s time to act in Utah.**



In a recent survey of **patients with chronic conditions**:

- **83%** said out-of-pocket costs are their most important health care problem.
- **60%** said they would have extreme difficulty affording their medications without copay assistance being applied to their out-of-pocket costs.

*This information is from the 2021 National Hemophilia Foundation Survey*

## Utah All Copays Count Coalition

is a group of patient-focused organizations including, patient advocacy groups and healthcare providers, working together to pass legislation to ensure Utahns can afford life-saving medications, especially those with complex and chronic conditions.

For more information, please visit: [www.utaccc.com](http://www.utaccc.com)

## Coalition Members

Aimed Alliance

American Cancer Society - Cancer Action Network

American Diabetes Association

Ark Insurance Solutions

Arthritis Foundation

Association For Clinical Oncology

Coalition of Hematology and Oncology Practices

Coalition of State Rheumatology Organizations

Chronic Disease Coalition

Epilepsy Foundation

Exon 20 Group

Global Healthy Living Foundation

Health Agents for America

Hemophilia Federation of America

Immune Deficiency Foundation

ICAN, International Cancer Advocacy Network

International Foundation for Autoimmune &

Autoinflammatory Arthritis

Infusion Access Foundation

Jennifer Hepworth, Cystic Fibrosis Parent Advocate

Lupus and Allied Diseases Association, Inc.

MentalHealthyFit Utah

National Infusion Center Association

National Hemophilia Foundation

National Multiple Sclerosis Society

National Psoriasis Foundation

PD-L1 Amplifieds

Rare Access Action Project (RAAP)

Society of Utah Medical Oncologists

Susan G. Komen Foundation

The Apothecary Shoppe

Utah Academy of Family Physicians

Utah AIDS Foundation

Utah Cancer Specialists

Utah Hemophilia Foundation

Utah Pharmacy Association

Utah Nurses Association

Utah Nurse Practitioners

