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February 11, 2019

The Honorable Kirk Cox, Speaker
Virginia General Assembly
1000 Bank St
Richmond, VA 23218

Re: HB 2515 – Banning Copay Accumulator Adjustors - *Support*

Dear Speaker Cox:

I write the support of the Global Healthy Living Foundation (GHLF) for HB 2515, which would protect Virginia patients from copay accumulator adjustors. GHLF is a 20-year-old 501(c)(3) organization representing chronically ill patients and their caregivers across the country. GHLF works to improve the quality of life for patients living with chronic disease by making sure their voices are heard and advocating for improved access to care at the community level. Our patients suffer from chronic conditions including arthritis, psoriasis, gastrointestinal disease, cardiovascular disease and migraine.

House Bill 2515 would ensure that money spent using copayment assistance would count toward a patient's deductible and out of pocket maximum. This will lead to an increase in medication adherence, a decrease prescription abandonment rates, and would ultimately lead to greater health outcomes for Virginians.

Drug prices can be an arbitrary term to families and individuals living with chronic conditions; instead they realize the cost of medications in premiums, deductibles, copays, and coinsurance. Your constituents' out of pocket costs are determined by Pharmacy Benefit Managers (PBMs) and insurance companies' selection of preferred drugs that enhance their bottom line. If a child or adult in Virginia with a complex chronic disease wants to remain stable on the same medication, they are forced to meet the demands of fluctuating out of pocket costs with dramatic changes to formularies. Many manufacturers address the burden of out of pocket spending on patients by providing copay assistance coupons. These allow consumers with complex conditions to remain stable on the therapy prescribed by their care providers. The manufacturer takes responsibility for much of the out of pocket cost set by the insurance provider or PBM.

Before attempting to apply a one size fits all approach to this legislation, it is important to consider that high deductible health plan (HDHP) offerings, co-insurance and high-tiered formulary placement for high value specialty medications are what precipitated the need for these copay assistance programs. While ideally people would have different plan options to choose from, more often than not their only choice is an HDHP. Copay assistance programs have become the only means for many patients to access their life saving therapies. Typically, Virginians are able to meet their deductibles while using copay assistance programs, ensuring that when their coupons run out, they are still able to access their treatment without exorbitant copayments. This enables patients to plan for their medical expenses, maintain their prescribed therapies, and stay in control of their health.

People living with chronic conditions such as cancer, rheumatoid arthritis, epilepsy and chronic pain already face barriers to treatment options as the result of insurer cost-saving protocols. Many branded manufacturers currently provide significant rebates and discounts to payers to the tune of nearly \$60 billion in 2015. Often, these savings are not passed on to the enrollee. When allowing insurance providers to restrict copay assistance programs, it enables them to “double dip” by collecting money from both rebates and through high out of pocket costs imposed on patients.

As it stands, no state or federal legislation exists to mandate copay accumulator programs like HB 2515 would. The benefit provided by allowing Americans to use copay assistance programs to meet their deductibles are clear: insurance companies still receive necessary payments while those with chronic health conditions are able to access their treatments and retain autonomy over their healthcare spending. We urge you, on behalf of our Virginia community members, to consider the needs of your constituents who rely on copay assistance programs to access their needed medications and support for HB 2515 when it comes up for a full vote.

Thank you for your consideration and we would be please to provide any further information that you need.

Sincerely,

A handwritten signature in black ink, appearing to read 'Corey Greenblatt', written in a cursive style.

Corey Greenblatt
Manager, Policy and Advocacy
Global Healthy Living Foundation

