

Protect Ohioans from discriminatory practices that increase patient costs for medication

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.

Four states have passed patient protection laws by addressing accumulator adjustor policies and several other states have pending legislation. This law is compliant with federal regulations.



The following organizations support efforts to stop discriminatory policies:

AIMED Alliance	National Psoriasis Foundation
American Autoimmune Related Diseases Association	Ohio Academy of Nutrition and Dietetics
American Cancer Society Cancer Action Network	Ohio Association of Rheumatology
American Diabetes Association	Ohio Bleeding Disorders Council
Arthritis Foundation	Ohio Chapter, American Academy of Pediatrics
Association of Women in Rheumatology	Ohio Chapter of American College of Cardiology
BioOhio	Ohio Chapter of the National Association of Pediatric Nurse Practitioners
Cancer Support Community Central Ohio	Ohio Dermatological Association
Chronic Disease Coalition	Ohio Foot and Ankle Medical Association
Coalition of State Rheumatology Organizations	Ohio Hematology Oncology Society
Crohns & Colitis Foundation	Ohio Osteopathic Association
Epilepsy Foundation	Ohio Pharmacists Association
Equitas Health	Ohio Psychiatric Physicians Association
Global Healthy Living Foundation	Ohio Psychological Association
Immune Deficiency Foundation	Ohio Sickle Cell and Health Association
Little Hercules Foundation	Ohio State Grange
Mental Health & Addiction Advocacy Coalition	Ohio State Medical Association
Mental Health America Franklin County	Pharmacists United in Truth & Transparency
National Infusion Center Association	The AIDS Institute
National Multiple Sclerosis Society	The Academy of Medicine of Cleveland and Northern Ohio
National Organization for Rare Disorders	
National Organization of Rheumatology Managers	