PUTTING OKLAHOMA PATIENTS FIRST

In 2019, Oklahomans for Step Therapy, a coalition of patient groups from around the state came together to pass a landmark bill that allows patients quicker access to more effective medical treatment as prescribed by their provider. Building on that extraordinary success for Oklahomans, the group has grown and re-emerged as the Oklahomans for Patient Access Coalition to continue advocacy on behalf of citizens across the state.

This Legislative Session we are focused on passing House Bill 3737, which supports patients with rising out-of-pocket costs from an emerging insurance practice called “Co-Pay Accumulators.” One way that manufacturers and other organizations help patients, particularly those with chronic, complex conditions, afford their care is through co-pay assistance programs, where cards or coupons are given to cover the cost of care. But increasingly, insurance companies are refusing to count co-pay assistance program payments toward patients’ out-of-pocket maximums through a practice known as “co-pay accumulator adjustments”. Why should insurers get to decide whose payments count?

Here is why Oklahomans should care about the practice of Co-Pay Accumulators:

• Deductibles have been outpacing inflation for over a decade, growing 11 times faster between 2007-2017
• Accumulator adjustment programs further cost-shift to patients, putting patients at risk of not being able to afford their medicines
• A number of different organizations, including manufacturers and foundations, provide support to patients
• Accumulator adjustment programs allow for this support but block the payments from counting towards a patient’s deductible or annual out-of-pocket maximum, leaving patients with a “surprise” bill where they must pay their deductible again and are no closer to reaching their annual out-of-pocket limit

Working together we commit to advocate and share patient stories about the danger of surprise bills to help highlight the need to address the practice of Co-Pay Accumulators.

The following groups* have committed to advocate on behalf of HB3737 as part of the Oklahomans for Patient Access Coalition:

*Listing as of 2/26/2020