

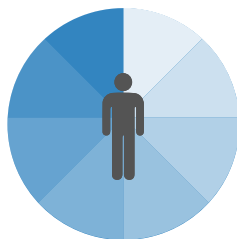
Supporting Patients with Rising Out-of-Pocket Costs

Co-pay accumulators are a barriers to effective, affordable treatment in Maryland

Senate Bill 623/House Bill 1360 would require all payments made by patients - directly or on their behalf - be counted toward their overall out-of-pocket maximum payment or deductible. Requiring health insurance carriers to do so will protect Marylanders from surprise bills and treatment delays as well as allowing individuals to utilize the full benefit of co-pay assistance programs.

THOSE ON HIGH DEDUCTIBLE HEALTH PLANS (HDHP) ARE MOST AT RISK

Because those on HDHPs must pay their entire deductible before a health plan kicks in, a single treatment could amount to their entire out-of-pocket maximum (\$8,150 for individuals and \$16,300 for families in 2020).



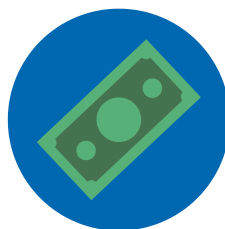
CONTINUITY OF TREATMENT & PATIENT WELL BEING SUFFERS

Many individuals are unaware of these programs until it's too late, leaving their treatment held hostage without additional payment. If co-pay assistance is denied, otherwise stable patients might have no other option except discontinuing a lifesaving, lifelong therapy.



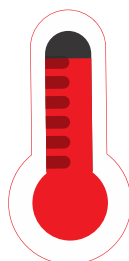
INSURANCE BILLS SHOULDN'T HAVE TO BE PAID TWICE

In effect, insurers are getting paid twice; once from co-pay assistance programs and then a second time from the patient's own pocket. This eliminates any long-term patient benefit from co-pay assistance programs.



MARYLANDERS CAN'T AFFORD TO WAIT

Nearly 20% of major employers are already using co-pay accumulator adjustments. That figure is expected to triple in 2020, according to a 2019 report from the National Business Group on Health.



WHAT ARE CO-PAY ACCUMULATORS?

To help temper high prescription costs, many individuals living with rare, chronic conditions receive co-pay assistance.

These individuals rely on co-pay assistance programs offered by charities or drug manufacturers to help cover the cost of their co-pays, which can be as high as 20% to 50% of their medication.

Insurers are increasingly implementing co-pay accumulator programs. These programs are a health insurance benefit design that stipulate that payment from co-pay assistance programs may not be counted toward an individual's deductible or out-of-pocket maximum.

Leading Advocacy Groups Supporting SB 623/HB 1360

