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October 18, 2021

Senator Curt VanderWall
Committee Chair
Michigan Senate Health Policy and Human Services Committee
Capitol Office, Room: 4500

Re: Support HB 4353: Reducing Medical Costs

Dear Chairman VanderWall,

The Global Healthy Living Foundation (GHLF) is a 501(c)(3) patient advocacy group that works to improve the quality of life for people with chronic disease. GHLF represents thousands of chronically ill patients in Michigan and across the U.S.

These patient communities rely on high-cost medication to manage their conditions. Many patients living with rare and chronic conditions rely on copay assistance programs from drug manufacturers and nonprofit organizations to afford the medications they need —medications that rarely have generic alternatives. Unfortunately, insurers continue to introduce programs into their policies called “copay accumulator adjustment programs” that bar all copay assistance from counting towards patients’ out-of-pocket costs and impede their access to lifesaving and life-enhancing medication. This insurance trend is increasing and, without reform, will continue to impact more Michiganders who are already struggling with healthcare coverage and costs due to the Covid-19 pandemic.

HB 4353 would require all payments made by patients – directly or on their behalf – to be counted toward their overall out-of-pocket maximum amount or deductible. Requiring health insurance carriers to do so will protect Michigan patients from surprise bills and treatment delays and allow individuals to utilize the full benefit of copay assistance programs.

We were pleased to see the bill passed overwhelmingly in the House (98-9) in March. We urge you to bring the legislation to a vote in the Senate committee promptly.

Thank you for your work to improve the lives and health of Michigan’s residents.

Sincerely,

Corey Greenblatt, MPH
Manager of Policy and Advocacy