

MEMORANDUM IN SUPPORT
S5299 Rivera / A1741 Gottfried
TO PREVENT HARMFUL AND UNFAIR COPAY ACCUMULATOR POLICIES

The AIDS Institute
Aimed Alliance
Allergy & Asthma Network
Alliance for Patient Access
American Association of Clinical Urologists
American Cancer Society Cancer Action Network
American Diabetes Association
American Kidney Fund (AKF)
American Urological Association
Arthritis Foundation
Bleeding Disorders Advocacy Network
Bleeding Disorders Association of the Southern Tier
Bleeding Disorders Association of Northeastern New York
Center for Independence of the Disabled, New York
Coalition of State Rheumatology Organizations (CSRO)
Epilepsy Foundation of Northeastern NY
Hemophilia Association of New York
Hemophilia Federation of America
HIV+Hepatitis Policy Institute
Lupus and Allied Diseases Association, Inc.
Mary Gooley Treatment Center
Medical Society of the State of New York
Mended Hearts
Mental Health Association in New York State
Multiple Sclerosis Association of America
NAACP, New York State Conference
NAMI-NYS
National Hispanic Medical Association
National Multiple Sclerosis Society
National Psoriasis Foundation
New York Blood Center
New York City Hemophilia Chapter
New York Oncology Hematology
New York State Academy of Family Physicians
NYS American Academy of Pediatrics, Chapters 1, 2 & 3
New York State Association for Rural Health
NYS Bleeding Disorders Coalition
New York State Osteopathic Medical Society
Northeast Kidney Foundation
Patients Rising Now
Roswell Park Comprehensive Cancer Center
Sickle Cell Thalassemia Patients Network
Sobre Vivir – A Will to Live
Susan G. Komen
Western New York Blood Care

New York has a strong record in leading the nation in providing access to affordable health coverage. Despite the strides the state has made in expanding coverage, many New Yorkers still face hardship when faced with prescription drug costs.

New Yorkers and others throughout the world are experiencing hardship in dealing with the COVID-19 pandemic crisis. Chronically ill patients face the additional challenge of being able to afford and access their medication and care.

Copay assistance programs can give patients access to a lifesaving medication they may otherwise not be able to afford. ***Copay accumulator programs make it more challenging for patients to afford their medication.***

Copay accumulators are a relatively new insurance benefit design being adopted by some insurance plans. ***Copay accumulator programs prevent patients from using a copay card or coupon to cover their out of pocket expenses.***

Under this design, when a patient uses a copay coupon or card, the health plan receives the payment from the card or coupon, yet the amount of the support provided by the coupon/card does NOT count toward the patient's maximum out of pocket limit.

This unfair design can be especially challenging for patients that have health insurance plans with high deductible or high copayment requirements.

We strongly urge the adoption of S5299 / A1741 to end this practice and assist all patients with out of pocket expenses.