

March 11, 2020

Dear Legislator:

On behalf of the undersigned patient and provider organizations, we encourage you to **support HB 72** to protect Kentuckians from a costly and burdensome health insurance practice called “co-pay accumulator adjustments.”

Out-of-pocket costs are rising, even for the healthiest of Kentuckians and for those with insurance. For individuals living with rare and chronic conditions, like rheumatoid arthritis, epilepsy and cancer, among others, the cost of treatment and specialty drugs can quickly add up to thousands of dollars. Many patients and their families rely on co-pay assistance programs to access the medications they need.

Health insurers have traditionally allowed individuals and organizations to make co-payments on behalf of patients that ultimately count toward their annual deductibles and maximum out-of-pocket costs. Unfortunately, more and more insurance companies no longer allow it, leaving patients to bear the additional cost burden. This often comes as a shock at the pharmacy when patients realize they are being forced to pay even more out-of-pocket for the care they need, when they thought their deductible had been met.

This unfair insurance practice makes it difficult for Kentuckians to afford their specialty medications which often leads some to stop taking them altogether. In turn, this leads to more emergency room visits, negative health outcomes and increased health care costs.

HB 72 addresses this growing problem by requiring health insurers to count all payments made by patients directly or on their behalf toward their deductible and overall out-of-pocket maximums, unless a generic drug is available. HB 72 will protect patients from unexpected bills at the pharmacy.

This is not a problem that can wait to be solved. If we don't bring HB 72 to passage this year, insurance companies will continue to limit access to care and put Kentuckians' health at risk. Co-pay assistance programs are a lifeline for many people, and we shouldn't jeopardize those who rely on them to manage their serious health conditions. **By passing HB 72, we are putting the health of Kentuckians first.**

Thank you for your attention to this critical issue.

Sincerely,

AIDS Institute
Aimed Alliance
American Association of Clinical Urologists
American Cancer Society
Arthritis Foundation
Coalition of State Rheumatology Organizations
Cure CF
Epilepsy Foundation
Kentuckiana Rheumatology Alliance
Kentuckiana Stroke Association
Kentucky Access to Care Coalition
Kentucky Association of Medical Oncology

Kentucky Association of Nurse Practitioners and
Nurse Midwives
Kentucky Hemophilia Foundation
Kentucky Life Sciences Council
Kentucky Medical Association
Kentucky Mental Health Coalition
Kentucky Pharmacists Association
Kentucky Psychiatric Medical Association
Mental Health America
National Infusion Center Association
National MS Society
National Psoriasis Foundation
Tri-State Bleeding Disorders