October 20, 2025

Chair Steven Wilson
Financial Institutions, Insurance and Technology Committee
The Ohio Senate
Capitol Square
Columbus, Ohio 43215

Re: SB 207 – Prohibits certain health insurance cost-sharing practices

Dear Chair Wilson:

Aimed Alliance is a not-for-profit health policy organization that seeks to protect and enhance the rights of healthcare consumers and providers. We support Senate Bill 207, which would ban copay accumulator policies in Ohio. We urge the swift passage of SB 207 to ensure that all copay assistance contributes towards patients' deductibles and annual out-of-pocket limits.

Individuals with commercial insurance are often required to pay a copay to access their prescription drugs. When patients cannot afford their copays, they may rely on financial assistance from pharmaceutical manufacturers and other third parties to meet their health plan's cost-sharing responsibilities and fill their prescriptions. The value of this financial assistance typically counts toward the health plan's deductible or maximum out-of-pocket limit unless the health plan has implemented a copay accumulator program.

Copay accumulator programs exclude the value of financial assistance distributed by third parties from counting toward the health plan's deductible or maximum out-of-pocket limit, resulting in consumers unnecessarily paying thousands of dollars extra to fulfill their annual cost-sharing requirements. This sudden financial strain can cause heightened anxiety and stress; and may force patients to switch or stop taking their treatment because they cannot afford their out-of-pocket costs once their financial assistance has been exhausted. As a result, patients may experience disease progression, relapse, and other adverse health events, ultimately resulting in increased healthcare utilization.

Moreover, if a consumer switches health plans mid-year after depleting their copay assistance under their previous plan, they cannot rely on assistance from the new plan for the remainder of the year. While copay accumulators may offer short-term cost-savings for payers, these programs ultimately prove more costly and harm patients in the long run.

SB 207 requires all health plans and pharmacy benefit managers to count copay assistance toward an individual's deductible and annual cost-sharing requirements for prescription drugs unless a medically appropriate generic equivalent exists and the brand-name drug is not medically necessary. By doing so, SB 207 ensures that patients, particularly those with complex, rare, or chronic conditions, can continue to access essential medications and adhere to their prescribed treatment plans without unnecessary financial strain.

Similar bipartisan reforms addressing copay accumulators have already been successfully enacted in 24 states, as well as in the District of Columbia and Puerto Rico. Aimed Alliance strongly urges the Ohio legislature to join these efforts and protect patients from these unjust practices by passing SB 207 and ensure that all copay assistance counts.

Sincerely,

Olivia Backhaus
Staff Attorney