



March 30, 2026

Senator Weber Pierson
California State Senate
021 O St.
Sacramento, CA 95814

Re: Senate Bill No. 1199 relating to health care coverage

Dear Senator Weber Pierson:

Aimed Alliance is a not-for-profit health policy organization that seeks to protect and enhance the rights of healthcare consumers and providers. We are writing in support of and to urge the swift passage S.B. 1199, which would ban copay accumulator policies in California and 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. The value of this 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 prevent third-party assistance from applying to these costs, forcing patients to pay thousands more, risking treatment interruption, disease progression, and higher healthcare utilization. This financial strain can cause significant anxiety and may force patients to switch or stop treatment once their assistance is exhausted. 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.

S.B. 1199 requires health care service plans or health insurers to count any amount paid by the enrollee or insured or on behalf of the enrollee or insured toward the enrollee's or insured's cost sharing. This reform would help patients, especially those with chronic or complex conditions, maintain access to needed medications without undue financial strain.

Twenty-six states, D.C., and Puerto Rico have already enacted similar protections. Aimed Alliance urges the legislature to adopt S.B. 1199 to ensure all copay assistance counts for patients.

Sincerely,

Olivia Backhaus

Olivia Backhaus
Staff Attorney