



May 11, 2026

Representative Greg Murphy  
North Carolina – District 3  
U.S. House of Representatives  
Washington, DC 20515

**Via Electronic Communication**

Re: Letter in support of H.R.8270 – The Every Dollar Counts Act

Dear Representative Murphy:

Aimed Alliance is a non-profit health policy organization that seeks to protect and enhance the rights of health care consumers and providers. We are writing to express support for The Every Dollar Counts Act, legislation that would require out-of-pocket expenditures for covered prescription drugs to count toward a patient’s deductible and maximum out-of-pocket limit, regardless of where they are purchased.

We commend the Trump Administration’s efforts to improve access to affordable prescription drugs through the establishment of TrumpRx and the accompanying agreements with manufacturers to create a direct-to-patient (DTP) purchasing platform. These platforms may offer lower prices by reducing or eliminating intermediaries, and some patients rely on these alternatives to afford their prescription medications.

Under current practices, when patients obtain covered prescription drugs through their health plans, their out-of-pocket payments generally count towards their annual cost-sharing requirements.<sup>1</sup> However, when patients choose alternative purchasing options, such as DTP platforms, the amounts they pay do not count toward their cost-sharing obligations. As a result, patients may be forced to “pay twice” for the same medication: once through direct purchase and then again through additional out-of-pocket payments before they can reach their annual cost-sharing requirements and receive full coverage.

This policy gap can impose a significant financial burden on patients, particularly those with chronic or complex conditions. Furthermore, many patients may be unaware that payments made through direct-to-patient programs often do not count toward their deductible or out-of-pocket maximum. This lack of transparency can result in surprise costs for patients, who may later discover that their prior payments did not count toward their annual cost-sharing requirements. These consequences can lead to treatment interruptions, medication abandonment, and disease progression due to unexpected costs.

Aimed Alliance applauds your efforts to address consumer out-of-pocket costs by introducing The Every Dollar Counts Act. The Every Dollar Counts Act would require health care service plans and

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<sup>1</sup> Unless the health plan has implemented a copay accumulator program, which prevent third party assistance from applying to these costs.

health insurers to credit any amount paid by an enrollee or insured for covered prescription drugs, regardless of the purchasing channel, toward the individual's cost-sharing obligations. To avoid ambiguity and unintended application, we recommend clarifying that the crediting requirement applies only to FDA-approved prescription drugs dispensed by a licensed U.S. pharmacy. This limitation preserves the integrity of the U.S. drug approval and distribution framework by tying cost-sharing credit to medications that have been reviewed for safety, effectiveness, and quality, and that are dispensed through regulated channels subject to federal and state oversight. Without this clarification, the Act could unintentionally incentivize greater use of unregulated purchasing channels by extending deductible and out-of-pocket credit to products or sources outside the U.S. regulatory framework.

With this clarification, the Act would appropriately close the existing gap by requiring health care service plans and health insurers to count amounts paid for covered, regulated prescription drugs, regardless of the purchasing channel, toward an individual's cost-sharing obligations. This approach would protect patients who rely on more affordable purchasing options, while preserving important safeguards, reducing financial harm, promoting continuity of care, and shielding patients from unnecessary and duplicative costs.

Thank you for your attention to this matter. We welcome the opportunity to discuss this matter further or to provide additional information. Please feel free to contact us at [obackhaus@aimedalliance.org](mailto:obackhaus@aimedalliance.org) if you have any questions.

Sincerely,

Olivia Backhaus  
Staff Attorney