



March 23, 2021

**Re: Vote “YES” on HB 4353 so that Patients can Afford Prescription Medications**

Dear Representatives:

The **HIV+Hepatitis Policy Institute** is a national HIV and hepatitis policy organization promoting quality and affordable healthcare for people living with or at risk of HIV, hepatitis, and other serious and chronic health conditions. **We strongly support House Bill 4353, which would require health insurers to accept and count payments made on behalf of patients for prescription drugs towards their deductible and out-of-pocket maximum.** This bill is scheduled to be voted on in the House of Representatives in the coming days. **We urge you to support this critical bill for patients.**

Copay accumulators are harmful policies that many insurance plans, employers, and pharmacy benefits managers (PBMs) are implementing in which copay assistance does not count towards a beneficiary’s out-of-pocket costs and deductible. By passing this bill, Michigan will join other states (Arizona, Georgia, Illinois, West Virginia, Virginia, Kentucky) and Puerto Rico in protecting consumers. Currently, all nine of the policies sold in the Michigan marketplace include these harmful insurance policies.

People with HIV, hepatitis, and others with serious and chronic conditions rely on medications to remain healthy and alive. People with HIV and hepatitis B rely on a daily drug regimen that they must take for the rest of their lives, while people with hepatitis C can be cured of their diseases in as little as 8 to 12 weeks. However, even though people may have health insurance, access to these medications is still insurmountable for many due to high deductibles and cost-sharing, often in terms of co-insurance. Copay assistance is critical for patients to afford and adhere to their medications.

For the benefit of patients who rely on prescription drugs to maintain their health, **we urge you to yes vote on HB 4353.** If you have any questions or need any additional information, please do not hesitate to reach out via phone at (202) 462-3042 or email. Thank you very much.

Sincerely,

A handwritten signature in blue ink, appearing to read "Carl E. Schmid II".

Carl E. Schmid II  
Executive Director

**HIV + HEPATITIS** POLICY INSTITUTE

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