

HIV + HEP
POLICY INSTITUTE

September 15, 2021

Chair Curt VanderWall
Health Policy and Human Services Committee
Michigan State Senate
P.O. Box 30036
Lansing, MI 48909-7536

Re: Hold Hearing on HB 4353 so that Patients can Afford their Prescription Medications

Dear Senator VanderWall,

The **HIV+Hepatitis Policy Institute** is a leading 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 43534, which would require health insurers to accept and count payments made on behalf of patients towards deductibles and out-of-pocket maximums and ask that you conduct a hearing on the bill as soon as possible.**

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 (Arkansas, Arizona, Connecticut, Georgia, Illinois, Kentucky, Louisiana, Oklahoma, North Carolina, Tennessee, West Virginia, and Virginia) and Puerto Rico in protecting consumers purchasing insurance on the private market by assuring their copay assistance will count towards cost-sharing obligations.

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. It is particularly important during the COVID-19 epidemic when so many individuals and families are hurting economically. **Currently, all nine Michigan health insurers on the individual marketplace have language in their 2021 individual health plan documents stating that copay assistance may not be counted.**

HIV+Hep is deeply appreciative to Chairwoman Kahle for leading the accumulator reform efforts and to the Michigan House for passing HB 4353 with an overwhelmingly bipartisan vote,

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98-9. We now ask that the Senate continue the work and pass HB 4353 to ensure all copays count.

We urge the Senate Health Policy and Human Services Committee to make this bill a top priority.

HIV+Hep, together with 36 other patient and provider organizations, ask that HB 4353 be scheduled for the soonest available hearing and report out the bill as passed by the House as quickly as possible. We also encourage the committee to move the bill's effective date up from December 31, 2022, because patients can't wait.

For the benefit of patients who rely on prescription drugs to maintain their health, we urge you to support 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 at cschmid@hivhep.org. Thank you very much.

Sincerely,



Carl E. Schmid II
Executive Director

cc: Senator John Bizon
Senator Winnie Brinks
Senator Curtis Hertel
Senator Ruth Johnson
Senator Kim LaSata
Senator Michael MacDonald
Senator Sylvia Santana
Senator Lana Theis
Senator Paul Wojno

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