



January 25, 2022

Chair Walter Michel  
Insurance Committee  
Room 212-C  
P.O. Box 1018  
Jackson, Mississippi 39215

**Re: Support for SB 2470 so that Patients can Afford their Prescription Medications**

Dear Senator Michel,

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 Senate Bill 2470, 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, Mississippi will join 12 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 drug regimens that they must take for the rest of their lives, while people with hepatitis C can be cured of their disease 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 Mississippi health insurers on the individual marketplace have language in their individual health plan documents stating that copay assistance may not be counted.**

**HIV + HEPATITIS** POLICY INSTITUTE

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For the benefit of patients who rely on prescription drugs to maintain their health, we urge you to support SB 2470. 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](mailto:cschmid@hivhep.org).

Thank you very much.

Sincerely,



Carl E. Schmid II  
Executive Director

cc: Senator Kevin Blackwell  
Senator Josh Harkins  
Senator Dean Kirby

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