

# **HIV + HEP**

## POLICY INSTITUTE

March 24, 2022

Chair Zack Stephenson  
Commerce Finance and Policy Committee  
509 Rev. Dr. Martin Luther King Jr. Blvd  
St. Paul, MN 55155

Vice Chair Carlie Kotzya-Witthuhn  
Commerce Finance and Policy Committee  
567 Rev. Dr. Martin Luther King Jr. Blvd  
St. Paul, MN 55155

### **Re: Support for HF 3611 so that Patients can Afford their Prescription Medications**

Dear Chair Stephenson and Vice Chair Kotzya-Witthuhn,

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 File 3611 which would require health insurers to accept and count payments made on behalf of patients towards deductibles and out-of-pocket maximums.**

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, Minnesota 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 these difficult times when so many individuals and families are facing increased costs and inflation. **Currently, all Minnesota health insurers on the individual marketplace have language in their individual health plan documents stating that copay assistance may not be counted.**

For the benefit of patients who rely on prescription drugs to maintain their health, we urge you to support HF 3611. 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.

**HIV + HEPATITIS** POLICY INSTITUTE

1602B Belmont Street NW | Washington DC 20009 | 202-462-3042 | [HIVHep.org](http://HIVHep.org) | Twitter: @HIVHep | Facebook: HIVHep

Sincerely,

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

Carl E. Schmid II  
Executive Director

- Cc     Rep. Tim O'Driscoll  
       Rep. Cal Bahr  
       Rep. Andrew Carlson  
       Rep. Jim Davnie  
       Rep. Steve Elkins  
       Rep. Barb Haley  
       Rep. Erin Koegel  
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