



February 9, 2023

Senator Curt Bramble  
Senate Business and Labor Committee  
350 North State, Suite 320  
PO Box 145115  
Salt Lake City, Utah 84114

**Re: Support for SB 184 so that Patients can Afford their Prescription Medications**

Dear Senator Bramble,

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 SB 184, *Prescription Cost Amendments*, which would require health insurers to accept and count payments made on behalf of patients towards deductibles and out-of-pocket maximums. We thank you for holding a hearing on this important issue and ask that you consider and pass the bill.**

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, Utah will join 16 other states (Arkansas, Arizona, Connecticut, Delaware, Georgia, Illinois, Kentucky, Louisiana, Maine, New York, North Carolina, Oklahoma, Tennessee, Virginia, Washington, and West Virginia) and Puerto Rico in protecting consumers purchasing insurance on the private market by assuring their copay assistance will count towards cost-sharing obligations. This activity in the states has gained the attention of respected legislative institutions such as the National Conference of State Legislators (NCSL) and the National Council of Insurance Legislators (NCOIL). NCOIL supports legislation that prohibits accumulator adjustment programs like the bill under consideration in the Business and Labor Committee.

People with HIV, hepatitis, and other 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.

**HIV+HEPATITIS** POLICY INSTITUTE

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More and more insurers and PBMs have instituted harmful policies that do not apply copay assistance towards beneficiaries' out-of-pocket costs and deductibles. These policies are often referred to as "copay accumulator adjustment programs." When implementing them the insurer collects the copay assistance from the drug manufacturer and the patient is able to pick up their medication, but that copay assistance is not counting towards the beneficiary's deductible or out-of-pocket obligation. Then, later in the year, when the beneficiary goes to pick up their drug, they find out that copay assistance did not count and are stuck with a huge, unexpected copay. In order to pick up their drug they are forced to come up with often thousands of dollars, which few people have. Insurers are double dipping: first they receive the copay assistance from the drug manufacturer and then they collect it again from the beneficiary. **Currently, 4 out of 6 health plans available on the Utah 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 pass SB 184. 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 Nate Blouin  
Senator Kirk Cullimore  
Senator Don Ipson  
Senator Karen Kwan  
Senator Daniel McCay  
Senator Scott Sandall  
Senator Todd Weiler