



A STEP-BY-STEP GUIDE TO  
SUPPORTING PATIENTS AND

# ENDING COPAY ACCUMULATOR PROGRAMS



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# WHAT ARE COPAY ACCUMULATOR PROGRAMS?



## USED BY HEALTH PLANS

Copay Accumulator Programs are a tool used by health plans to limit their own expenses by preventing copay assistance programs from counting towards a patient's deductible.



## HARMFUL TO PATIENTS

These copay accumulator programs can be hidden in the fine print, and patients often learn they still owe thousands of dollars just when they thought they'd met their deductible.



## NEGATIVE IMPACT

Many patients rely on these copay assistance programs to be able to afford their medications, especially those on High Deductible Health Plans. Without it, they may need to discontinue their life-saving, lifelong medication.



## INSURERS GET PAID TWICE

Insurance companies are essentially paid twice: once from the assistance program and then again from the patient's pocket, eliminating any long-term patient benefit.

NEARLY **60%**

OF PATIENTS

are enrolled in commercial health plans that can implement a copay accumulator program.<sup>1</sup>

When a patient's cost-sharing  
**EXCEEDS \$250**

NEARLY **70%**

OF PATIENTS

abandon treatment.<sup>2</sup>

<sup>1</sup> <https://www.drugchannels.net/2018/12/copay-accumulator-update-widespread.html>

<sup>2</sup> <https://www.kff.org/uninsured/issue-brief/key-facts-about-the-uninsured-population/>

# HOW DO COPAY ACCUMULATORS HARM PATIENTS?



Patient's doctor prescribes a high-value medication. Patient receives a copay card from the drug company to help cover the costs.



Patient's copay card covers costs for a few months, but will not cover costs for the entire year.



Patient goes to refill the prescription later in the year, but the copay card is out of credit and their insurance company hasn't credited any of the previous co-payments toward their annual deductible.



Patient must now choose between their medication or other important expenses.



Patient knows forgoing treatment is dangerous, so they pay the deductible out of pocket.



Patient's medicine is expensive, their deductible is high, and they must cover the costs all on their own for many months.

THE OUTCOME

Insurance Company  
COLLECTS  
**2X**  
AS MUCH MONEY.



Total Collected by Insurance Company = \$8,000

# WHAT IS THE HELP COPAYS ACT?



**THE HELP ENSURE LOWER PATIENT (HELP) COPAYS ACT (H.R.830/S.1375) SEEKS TO END THE DISCRIMINATORY PRACTICE OF COPAY ACCUMULATOR PROGRAMS BY ENSURING ALL COPAYS COUNT.**



**THIS BIPARTISAN LEGISLATION ELIMINATES BARRIERS TO TREATMENT FOR PATIENTS BY:**

- Clarifying the Affordable Care Act (ACA) definition of cost sharing by stipulating that payments made “by or on behalf of” patients count towards their deductible or out-of-pocket maximum; and
- Closing the essential health benefit (EHB) loophole in the ACA, assuring that any item or service covered by a health plan is considered part of their EHB package.

By requiring health plans to count copay assistance towards cost-sharing requirements, the HELP Copays Act brings imperative relief to vulnerable patients by guaranteeing that all payments—no matter the source—count towards their out-of-pocket costs.

# TAKE ACTION

## SUGGESTED ADVOCACY TALKING POINTS

As you contact offices, use the template below as a reference to speak with the health staffer or if you would like to leave a voicemail/email. Please also attach the DDNC's White Paper on Cost-Shifting Tactics to your outreach email.



### WHO TO CONTACT



### CONTACT YOUR REPRESENTATIVE

Identify your Representative in the House and your two Senators in the Senate. You can find your House Representative [here](#) and your Senators [here](#).



### CONTACT DYLAN REID

If you need assistance, please reach out to Dylan Reid at [Reid@HMCW.org](mailto:Reid@HMCW.org) to request your legislators' health staffer email and to see whether or not your legislators currently co-sponsor the HELP Copays Act.

#### Compose New Message

To: [Your Congressional Representative's Health Staffer]

Subject: Pass the HELP Act to End Copay Accumulator Programs

A Normal text **Bold** *Italic* Underline [List] [Link] [Image]

Hello/Dear [Health Staffer's Name],

My name is [Your Name] and I am a constituent of [Your House Rep. or Senator's Name] from [Your Hometown]. I am urging Congress to pass the HELP Copays Act, HR830, to end copay accumulator programs.

[Briefly explain your concerns and story about copay accumulator programs if applicable]

Thank you for your consideration of this recommendation. I have attached a document on cost-shifting tactics explaining how copay accumulator programs negatively impact patients' ability to afford critical, life-saving therapy and treatments.

Please tell me how the [Rep. or Senator] has responded to my request.

Sincerely,

[Your Name, Phone Number, and Email Address]

Attachment

Drop files here to upload

Send

Discard

# HOW TO SHOW YOUR SUPPORT

## SUGGESTED SOCIAL STRATEGY:

It's important to advocate on social media in support of the HELP Copays Act. Now more than ever, grassroots advocacy is built through social media as well as the other standard formats. Below are a handful of example social media posts to help show your support for this important legislation.



My 10-year-old son with Crohn's can live a normal life but only if our family can continue to afford his treatments through the help of copay assistance. Lawmakers should pass [#AllCopaysCount](#).

12K 12K 12K



[#CopayAccumulator](#) programs end up causing out-of-pocket bills to be paid twice: once from copay assistance programs and then again from the patient's own pocket. This unfair practice ends up punishing the patient.

12K 12K 12K



Cost-sharing programs help patients in [INSERT YOUR COMMUNITY] living with complex, chronic conditions afford their needed-medications. Let's protect cost-sharing to ensure ALL payments from co-pay assistance programs count toward patient deductibles and out-of-pocket maximums. Passing the [#HELPAct](#) [#HR830](#) will make [#AllCopaysCount](#) and allow patients the ability to afford critical, life-saving therapy and treatments.



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Write a comment...

