

Co-Pay Accumulator Adjustment Programs

Health insurers have a new way to protect their profits at the expense of Kentuckians – co-pay accumulator adjustment programs.



What are “Co-Pay Accumulator Adjustments” and how do they impact Kentuckians?

- Kentuckians are facing rising out-of-pocket costs for the care and medicines they need. One way that pharmaceutical manufacturers help patients—particularly those with chronic, complex conditions—afford their medicines is through co-pay assistance programs, where financial assistance is provided to help cover patient out-of-pocket prescription costs.
- But increasingly, insurance companies are refusing to count co-pay assistance program payments toward patients' deductibles and out-of-pocket maximums through a practice known as “co-pay accumulator adjustments.” This often results in quite a shock at the pharmacy counter when Kentuckians realize they are being forced to pay thousands of dollars out-of-pocket just to get the care they need when they thought their deductible or out-of-pocket maximum had been met.

How will House Bill 72 (HB72) address this growing problem for Kentuckians?

- The proposed legislation, HB72, would require health insurers to count ALL payments made by patients directly or on their behalf toward their deductible and overall out-of-pocket maximum payment, unless a generic option is available.
- HB72 would protect patients from unexpected bills when they pick up their medicine and ensure they can utilize the help that pharmaceutical manufacturers and other third parties provide to help patients afford health care.

Why is it critical to pass House Bill 72 in 2020?

- Waiting to address this growing problem will cost individual Kentuckians thousands of extra dollars. Patients cannot afford to wait for co-pay assistance protection, as nearly 34-percent of large employers are already using co-pay accumulator adjustments and that number is growing.
- For many Kentuckians, co-pay assistance programs are the only way they can afford the care they need. Particularly for those with High Deductible Health Plans (HDHPs), who must pay their entire deductible before a health plan begins to pay for health care costs, even a single treatment for serious conditions could cost an entire deductible.
- Denying co-pay assistance will cause otherwise stable Kentucky patients to discontinue their treatment, leading to serious, even life-threatening, complications. In a major literature review that looked at more than 160 abstracts and publications focused on patient adherence, the conclusion was that increasing patient cost sharing had a direct correlation with decreased adherence.
- Many patients and providers are unaware of these programs until they experience them at the pharmacy. These programs are often buried in the fine print of health plans, requiring patients to pay thousands of dollars to hit their deductible/out-of-pocket maximum before receive care.

Support [House Bill 72](#) to help protect Kentuckians from costly co-pay accumulator adjustment programs!

