

March 13, 2025

The Honorable Roger Marshall, M.D. (R-KS) United States Senate Washington, DC 20510 The Honorable Tim Kaine (D-VA) United States Senate Washington, DC 20510

Dear Senators Marshall and Kaine,

We are writing on behalf of the nearly 100 members of the All Copays Count Coalition (ACCC) to thank you for your leadership and commitment to protecting vulnerable patients in introducing S.864, the Help Ensure Lower Patient Copays Act (HELP Copays Act). We pledge to work with you to ensure that this common-sense, bipartisan legislation becomes law.

The ACCC represents people living with a variety of serious and chronic health conditions for whom ongoing and continuous access to treatment is essential. Despite having comprehensive insurance, many people have to navigate obstacles (e.g. prior authorization and step therapy) in order to access needed therapies. Even after they clear those hurdles, and their plan has approved their doctor-prescribed medication, patients face additional barriers in the form of skyrocketing deductibles and steep cost-sharing requirements. Charitable and drug manufacturer copay assistance programs provide a lifeline to many, making it possible for them to afford treatment. Unfortunately, however, many insurers take these assistance dollars – intended to help patients – but do not count them towards the patients' deductibles and out-of-pocket maximums. These tactics expose patients to large and often unexpected bills that can reach thousands of dollars. Too often, such patients find they have to choose between refilling their prescription or paying for other necessities like rent or groceries.

The HELP Copays Act offers a two-part solution that will eliminate barriers to treatment for some of the most vulnerable Americans—those who live with serious, complex chronic illness—and ensure that they can afford the medically necessary, often life-saving medications prescribed by their doctors:

- The bipartisan HELP Copays Act requires health plans to count the value of drug copay assistance toward
 patient cost-sharing requirements. This would bring much-needed relief to financially vulnerable
 individuals by ensuring that all payments—whether they come directly out of a patient's pocket or with
 the help of copay assistance—count towards their out-of-pocket costs.
- Your legislation also closes a loophole that allows many employer health plans to deem certain covered drugs as "non-essential," which means that the insurer will not count any cost-sharing toward the patient's deductible and out-of-pocket maximum. Your bill will require all private plans to count all cost-sharing for covered medications to accrue to a patient's deductible and out-of-pocket maximum.

Copay diversion practices hurt patient access to medicines, decrease drug adherence, undermine coverage for preexisting conditions, and even cost our health care system more money. We pledge to work with you to ensure that the HELP Copays Act becomes law, and these harmful practices end once and for all.

Sincerely

Academy of Oncology Nurse & Patient Navigators (AONN+) Accessia Health AiArthritis AIDS Foundation Chicago



Aimed Alliance

Allergy & Asthma Network

Alliance for Headache Disorders Advocacy

Alliance for Patient Access

Alliance for Women's Health and Prevention

ALS Association

American Academy of Ophthalmology

American College of Rheumatology

Arthritis Foundation

Association for Clinical Oncology

Autoimmune Association

Bleeding Disorders Alliance of North Dakota

Bleeding Disorders Foundation of North Carolina

Cancer Support Community

CancerCare

Chronic Care Policy Alliance

CLL Society

Coalition of Skin Diseases

Coalition of State Rheumatology Organizations

Community Liver Alliance

Crohn's & Colitis Foundation

Cystic Fibrosis Research Institute

Derma Care Access Network

Diabetes Patient Advocacy Coalition

Dravet Syndrome Foundation

Eastern Pennsylvania Bleeding Disorders Foundation

Epilepsy Foundation of America

EveryLife Foundation for Rare Diseases

Foundation for Sarcoidosis Research

Haystack Project

Headache & Migraine Policy Forum

HealthyWomen

Hemophilia Alliance

Hemophilia Council of California

Hemophilia Federation of America

Hereditary Angioedema Association

HIV+Hepatitis Policy Institute

Hope Charities

ICAN, International Cancer Advocacy Network

Immune Deficiency Foundation

Infusion Access Foundation

Infusion Providers Alliance

International Myeloma Foundation

Looms For Lupus

LUNGevity Foundation

Lupus and Allied Diseases Association, Inc.

Lupus Foundation of America

MLD Foundation

National Alliance for Caregiving



National Bleeding Disorders Foundation

National Consumers League

National Eczema Association

National Infusion Center Association (NICA)

National Multiple Sclerosis Society (NMSS)

National Organization for Rare Disorders

National Psoriasis Foundation

National Scleroderma Foundation

Nevada Chronic Care Collaborative

Ovarian Cancer Research Alliance

Pacific Northwest Bleeding Disorders

PAN Foundation

Platelet Disorder Support Association

Pulmonary Hypertension Association

Spondylitis Association of America

Susan G. Komen

The AIDS Institute

The Coalition for Hemophilia B

The National Pancreas Foundation

Triage Cancer

United Ostomy Associations of America

Virginia Hemophilia Foundation

wAIHA Warriors

Western Pennsylvania Bleeding Disorders Foundation