

April 7, 2020

The Honorable Susan Manchester
The Ohio House of Representatives
77 South High Street
Columbus, Ohio 43266-0603

Dear Representative Manchester:

Many patient groups throughout Ohio have appreciated the very strong efforts of you and Representative Thomas West to address the ongoing, discriminatory nature of co-payment accumulator adjustment programs in health insurance policies. Your sponsorship of House Bill 469 is an important tool in leading the crucial debate on ensuring that all financial assistance provided to patients to meet their ever-growing out-of-pocket costs is addressed.

As we are all aware, Ohioans and many throughout the world are experiencing numerous hardships in dealing with the COVID-19 pandemic crisis. Copay accumulator adjustment policies make it difficult, if not impossible, for Ohioans to afford ever-increasing, mandated out-of-pocket expenses placed on patients for their crucial medications. When persons living with HIV, cancer, diabetes, multiple sclerosis or arthritis, and many other rare diseases and life-threatening illnesses are prevented from having financial assistance given to them from applying to their co-payment or annual deductible requirements, their best interests are not served.

We have seen some of these accumulator policies even prevent immediate family members from financially assisting their loved ones and having this assistance reduce these ever-growing out-of-pocket expenses. The last thing anyone wants right now is for the use of additional administrative burdens to make medications be less accessible to patients, thereby forcing patients to possibly skip these medications and clog our overburdened emergency rooms. These are unprecedented times and vulnerable patient populations need all the health care and financial resources at their disposal to handle the extremely difficult days.

The undersigned groups and many more organizations who are supporting HB 469 are requesting your help in strongly encouraging Governor DeWine and ODH Director Dr. Amy Acton to promptly take executive action that, during the declared State of Emergency, would require insurers to accept all forms of financial assistance, and apply that assistance toward a patient's deductible – helping Ohio patients pay for medications through their mandated co-payment or deductible requirements. The discriminatory policies that are now in place in much of the insurance coverage in this crucial area is not beneficial to patients, especially in these very difficult times.

Both Governor DeWine and Dr. Acton have already taken many beneficial executive actions to help patients during this crisis and our organizations strongly believe the accumulator issue merits such action. There is great need for this action now, as many Ohioans continue to face economic crises in their homes. While our groups appreciate HB 469 being in the Ohio House for debate, the reality for patients is that it strongly appears that the COVID-19 pandemic will make the quick adoption of this needed legislation nearly impossible due to a significant reduction in available meeting dates for the General Assembly.

Executive Orders have already been implemented to help patients and businesses regarding the payment of health insurance premiums and the issue of "surprise billing" for treatment in areas or facilities that might be outside of specified service regions. In addition, the Legislature passed, and the Governor signed recent legislation (HB 197) that contained language from a pending bill in the General Assembly (HB 224) that changed the scope of practice for many nurses. All these measures were undertaken to benefit patients in these uncertain times. Patients with life-threatening and chronic conditions need help more than ever and they are frequently contacting our organizations asking for assistance. Our groups and many of those supporting HB 469 believe having the Governor and Dr. Acton act now on escalating out-of-pockets costs is crucial. By taking executive action that incorporates HB 469 and allowing all forms of financial assistance to be applied to mandated co-payment and deductible requirements, vulnerable patient populations can be directly helped in paying for their crucial medications.

As always, thank you for supporting Ohio's patients and considering our request on this crucial issue. Our groups stand at the ready to provide you with any required assistance in this needed effort to bring relief to many Ohioans already feeling the numerous difficulties of our difficult times.

Sincerely,

Arthritis Foundation
 American Diabetes Association
 National Organization for Rare Disorders
 National Multiple Sclerosis Society
 Equitas Health



The following organizations support efforts to support Ohio's patients:

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| AIMED Alliance
Alliance for Patient Access
American Academy of Pediatrics – Ohio Chapter
American Autoimmune Related Diseases Association
American Cancer Society – Cancer Action Network
American Heart Association
American Liver Foundation – Heartland Division
Central Ohio Diabetes Association
Chronic Disease Coalition
Coalition of State Rheumatology Organizations
Diabetes Dayton
Epilepsy Foundation of Ohio
Global Healthy Living Foundation
HIV + Hepatitis Policy Institute
Immune Deficiency Foundation
Little Hercules Foundation | Mental Health America of Ohio
National Infusion Center Association
National Psoriasis Foundation
Pat McKnight, MS, RDN, LD
Ohio Association of Rheumatology
Ohio Bleeding Disorder Council
Ohio Chapter of the American College of Cardiology
Ohio Chapter of the National Association of Pediatric Nurse Practitioners
Ohio Hematology Oncology Society
Ohio Osteopathic Association
Ohio Pharmacists Association
Ohio Sickle Cell and Health Association
Ohio State Grange
The Academy of Medicine of Cleveland & Northern Ohio
Rare Access Action Project |
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