



March 8, 2019

Chairman Lesser and Chairman Scanlon
Joint Committee on Insurance and Real Estate
Legislative Office Building- Room 2800
Hartford, CT 06106

Dear Chairmen Lesser and Scanlon,

The undersigned organizations write today on behalf of the many Connecticut patients that our organizations represent. We support SB 30, an Act Prohibiting Copayment Accumulator Programs. This legislation would have a significant positive impact on the lives of patients struggling with chronic care illnesses.

Health care access and affordability have become increasingly difficult issues facing people with chronic diseases like arthritis. Patients already face a significant physical, financial, emotional, and administrative burden in navigating a complex health care system that is becoming more and more unpredictable. Yet, insurers and pharmacy benefit managers are routinely moving to policies that prohibit using copay assistance to pay the deductible or maximum out-of-pocket limit. SB 30 would address this issue by prohibiting this practice.

Research and surveys consistently demonstrate that unexpected increases to monthly medication costs lead to a decrease in treatment adherence. A recent survey of 600 patients found that 84 percent said a large unexpected charge for a prescription drug would impact their household budget. Additionally, 46 percent had received a large unexpected charge for a prescription drug and, of those, 25 percent reacted by not filling their prescription.

This decrease in adherence leads to worse symptoms and higher utilization of high-cost services and procedures such as emergency department visits and surgeries. The consequences of not being able to access recommended medications can be catastrophic for those with chronic illnesses. Prohibiting the application of copay assistance to a deductible only contributes to the likelihood that patients stable on effective treatments will forgo their medication.

This bill can address these issues by requiring all payments received from or on behalf of an individual be applied towards their cost-sharing obligations. We are willing to work with the Committee on specific legislative language as needed. For these reasons, we respectfully ask for support of SB 30 on behalf of the patients in Connecticut that we represent.

Thank you for your consideration. We stand ready to work with you to find solutions that protect patients across the state. If you have any questions, please contact Mary Bartlett at the Arthritis Foundation at MBartlett@arthritis.org or (518)-217-6257.

Sincerely,

Mary Bartlett, State Director of Advocacy and Access, Arthritis Foundation

Shawn Lang, Deputy Director, AIDS Connecticut

Maryann May, Executive Director, Connecticut Hemophilia Society

Rich Pezzillo, Executive Director, New England Hemophilia Association

Amy Prentice, State Government Relations Director, National Psoriasis Foundation

Linda Wallace, Executive Director, Epilepsy Foundation of Connecticut

Shaina Smith, Director of Advocacy and Alliance Development, U.S. Pain Foundation

Laura Hoch, Manager of Advocacy, National Multiple Sclerosis Society