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**PATIENT ADVOCATES CALL ON TEXAS LEGISLATURE TO HELP
PROTECT TEXANS FROM RISING OUT-OF-POCKET COSTS**
*Senate Bill 523 by Sen. Dawn Buckingham, M.D. and House Bill 2668 by
Rep. Four Price would curb insurance practice of “Copay Accumulators”*

AUSTIN, TX (April 9, 2021) — A diverse coalition of more than 50 patient and provider groups has come together to support legislation to help protect Texans from rising out-of-pocket healthcare costs.

Texas has led the nation on important patient protections, but with health insurers pushing an increasing share of costs to the patients they cover, barriers still exist. Health insurance deductibles have skyrocketed 111% since 2010, compared to a 19% rise in inflation. To deal with these out-of-pocket increases, many patients rely on copay assistance programs, where drug manufacturers or other third parties offer copay cards or coupons that help patients at the pharmacy counter, as they work to meet their insurer’s annual deductible and out-of-pocket requirements. However, a growing number of insurers and Pharmacy Benefit Managers (PBMs) are adding Copay Accumulator Adjustment Programs or “Copay Accumulators” which prevent patients who receive copay assistance from counting those funds toward their annual deductible or other out-of-pocket requirements.

“All copays should count,” said Khrystal K. Davis, J.D. with the Texas Rare Alliance, a leading advocate for the legislation. “Why should an insurer dictate whose money counts when it comes to paying the bill? On behalf of patients, caregivers, and healthcare professionals across the state, we urge support of Senate Bill 523 by Sen. Dawn Buckingham, M.D. and House Bill 2668 by Rep. Four Price.”

For Texans with complex chronic conditions or rare diseases, affording healthcare can be especially daunting. Innovative, life-changing treatments are helping these Texans stay healthier and enjoy a better quality of life. Copay Accumulators make it harder for patients to meet their deductible or maximum, resulting in higher out-of-pocket costs. And this practice is growing. A March 2021 [report](#) by the AIDS Institute shows that 9 out of 10 insurers in Texas have copay accumulator adjustment policies.

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“Copay assistance helps Texans with disabilities access medication that can help them lead healthier more productive lives,” said Chase Bearden, deputy executive director for the Coalition of Texans with Disabilities. “However, rising out-of-pocket costs that result from copay accumulator programs can force them to stop treatment plans resulting in unnecessary disease progression, hospitalizations or life-threatening ramifications. This legislation will ensure all out-of-pocket payments made by patients – whether directly or on their behalf – be counted toward their annual deductible and/or out-of-pocket maximum for prescription drug benefits.”

Patient Groups Supporting Senate Bill 523 and House Bill 2668 include:

Acromegaly Community Inc. | Allergy & Asthma Network | Alliance for Patient Access | American Cancer Society Cancer Action Network | American Diabetes Association | American Kidney Fund | Arthritis Foundation | Association for Clinical Oncology | Breast Cancer Resource Center | Bridge SYNGAP | Casting for Recovery | Chronic Disease Coalition | Coalition of State Rheumatology Organizations | Coalition of Texans with Disabilities | Cystic Fibrosis Research Institute | Dia de la Mujer Latina | Gaucher Community Alliance | Hemophilia Federation of America | Immune Deficiency Foundation | Infusion Access Foundation | International Cancer Advocacy Network | International Foundation for Autoimmune & Autoinflammatory Arthritis | International Pain Foundation | KIF1A.ORG | Little Hercules Foundation | Lone Star Bleeding Disorders Foundation | Lupus and Allied Diseases Association | Mended Hearts | Multiple Sclerosis Association of America | NAMI Texas | National Eczema Association | National Infusion Center Association | National Organization for Rare Disorders | National Psoriasis Foundation | One Rare | Patients Rising | Prism Health North Texas | Rare Village Foundation | Regarding Cancer | Pharmacists United for Truth and Transparency | Rio Grande Valley Diabetes Association | SMA United for Treatment Options | Spondylitis Association of America | State of Texas Association of Rheumatologists | Susan G. Komen | Texas Bleeding Disorders Coalition | Texas Rare Alliance | Texas Medical Association | Texas Pharmacy Association | Texas Pharmacy Business Council | Texas Central Bleeding Disorders | Texas Oncology | Texas Society of Clinical Oncology | The Jansen's Foundation | US Oncology Network | Vivent Health

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