



March 22, 2021

Re: Please Support HB 4353 to Ensure All Copays Count

Michigan House of Representatives,

For individuals living with rare and chronic conditions, like hemophilia, cancer, diabetes, multiple sclerosis, and rheumatoid arthritis, the high cost of treatment has a direct impact on patient access. Many patients and their families rely on copay assistance programs from manufacturers and nonprofit organizations to afford the medications they need to manage their conditions—medications that rarely have generic alternatives.

Unfortunately, insurers continue to introduce new programs called *copay accumulator adjustment programs* that bar all copay assistance from counting towards patients' out-of-pocket costs and impede their access to lifesaving and life-enhancing medication. A recent study shows that all 9 Michigan health insurers have language in their 2021 individual health plan document stating that copay assistance may

not be counted.<sup>1</sup> This insurance trend is increasing and will continue to impact more Michiganders without reform.

The 34 undersigned organizations, who together represent hundreds of thousands of Michiganders with chronic diseases, would like to express our support of HB 4353 and appreciation to Chairwoman Kahle for leading the accumulator reform efforts.

**HB 4353 ensures that all copay assistance counts—by requiring that all payments made by or on behalf of the insured go toward a patient’s deductible and out-of-pocket costs.**

Finally, we understand that health care reform is complex, and we greatly appreciate the time and effort dedicated to improving health care for all Michiganders, but patients can’t wait.

The coalition respectfully requests subsection 2 of HB 4353 be amended to change the effective date to be effective immediately upon the bill’s enactment. This will allow for Michiganders currently affected by copay accumulator adjustment programs to have their copayments count this plan year.

At a time when Michiganders are already struggling financially from the pandemic, we ask that you put patients’ health first and quickly move HB 4353, copay accumulator reform, with immediate effect so patients can afford their medications, stay adherent to their treatments, and reduce the need for expensive hospitalization.

Sincerely,

Sarah Procario

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**MICHIGAN ALL  
COPAYS COUNT  
COALITION**

Allergy and Asthma Network  
Alliance for Patient Access  
American Autoimmune Related Diseases Association  
American Cancer Society Cancer Action Network  
American Diabetes Association  
American Kidney Fund  
The Arc Michigan  
Arthritis Foundation  
The Bonnell Foundation  
Coalition of State Rheumatology Organizations  
Cystic Fibrosis Research Inc.  
Gaucher Community Alliance  
Hemophilia Federation of America

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<sup>1</sup> The AIDS Institute. 2021. Double-Dipping: Insurance Companies Profit at Patients' Expense. An Updated Report on Copay Accumulators.  
[https://aidsinstitute.net/documents/2021\\_TAI\\_Double-Dipping\\_Final-031621.pdf](https://aidsinstitute.net/documents/2021_TAI_Double-Dipping_Final-031621.pdf)

Hemophilia Foundation of Michigan  
HIV+Hepatitis Policy Institute  
Little Hercules Foundation  
Lupus and Allied Diseases Association, Inc.  
Michigan Association of Osteopathic Family Physicians  
Michigan Osteopathic Association  
Michigan Society of Hematology and Oncology  
Michigan State Medical Society  
Multiple Sclerosis Association of America  
National Eczema Association  
National Hemophilia Foundation  
National Organization for Rare Diseases  
National Psoriasis Foundation  
New Day Foundation  
Rock CF  
Spondylitis Association of America  
Susan G. Komen

And supporting organizations:

Disability Rights Michigan  
Epilepsy Foundation of Michigan  
HIV/AIDS Alliance of Michigan  
Mental Health Association in Michigan