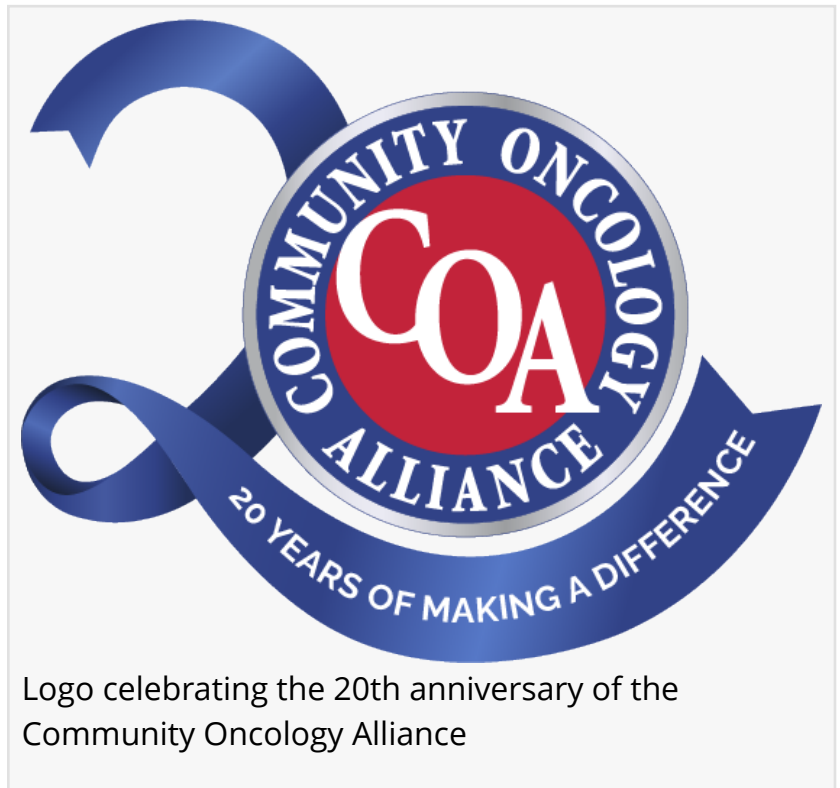


# Community Oncology Alliance Supports HELP Copays Act

*Bipartisan Bill Will Ensure Patients Protected From Harmful Practices That Raise Patient Costs*

WASHINGTON, D.C., UNITED STATES, February 15, 2023 /EINPresswire.com/ -- The Community Oncology Alliance (COA) strongly supports the introduction of the bipartisan [Help Ensure Lower Patient \(HELP\) Copays Act](#) (H.R. 830) in the United States House of Representatives. Representatives Earl L. "Buddy" Carter (R-GA), Nanette Barragán (D-CA), Mariannette Miller-Meeks (R-IA), and Diana DeGette (D-CO) should be applauded for taking the lead on addressing the growing problem of patient "copay accumulator" programs.



Logo celebrating the 20th anniversary of the Community Oncology Alliance

Many patients struggle to meet their deductible and pay the copays for the high-cost drugs they need to treat serious, sometimes life-threatening, illnesses like cancer. To help offset these costs – especially in the oncology drug market, where copayments and coinsurances can range in the thousands of dollars – drug manufacturers have created copay discount cards to reduce the net out-of-pocket amount to a figure that is more affordable to many patients. Almost half of all patients with cancer are commercially insured (not on Medicare or Medicaid) and can use these cards to help pay insurance deductibles, copays, and/or coinsurance to reduce out-of-pocket drug costs.

Unfortunately, in recent years, insurers and pharmacy benefit managers (PBMs) have begun to interfere in patient care through "copay accumulator" programs that artificially prevent patients in cancer treatment, who need financial assistance, from meeting their deductibles, thereby keeping out-of-pocket costs for drugs artificially high. As a result of the higher out-of-pocket

costs, many patients soon find the cost of cancer care prohibitive and are forced to limit or even stop treatment.

The impact of copay accumulator programs is real and significant. They force difficult decisions for patients living with chronic and complex conditions who have no generic alternatives for their prescribed specialty medications. This makes it significantly more difficult for patients to meet their annual deductibles. Treatment decisions can begin to transform from care-based to decisions made solely on financial considerations. As more and more patients move into high-deductible health plans, this concern is exacerbated. [COA opposes the use of copay accumulator programs](#) for financially vulnerable patients with cancer.

Copay accumulator and maximizer programs are just the latest abusive practice of PBMs that are some of the largest and most profitable corporations in America. Today, just three PBMs control 80 percent of the prescription drug market in the U.S. The next three in size control an additional 16 percent. Together, they wield nearly limitless power and influence over the prescription drug market for a staggering 260+ million Americans. COA has long documented how patients with cancer can suffer serious, sometimes dangerous, and even deadly outcomes because of medication delays and denials. And since PBM profits are often derived from percentage-based rebates and fees, it is a perverse irony that they often drive drug prices higher, not lower. The result has left patients and plan sponsors, especially employers sponsoring health plans, paying more and more for prescription medications.

Community oncology practices are ready to help the 118th Congress take much needed action to address abusive and monopolistic PBM practices that harm all Americans. This includes the recently introduced bipartisan Senate Pharmacy Benefit Manager Transparency Act (S. 127) and Prescription Pricing for the People Act (S. 113) [that COA also strongly support](#).

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About the Community Oncology Alliance: The Community Oncology Alliance (COA) is a non-profit organization dedicated to advocating for community oncology practices and, most importantly, the patients they serve. For more than 20 years, COA has been the only organization dedicated solely to community oncology where the majority of Americans with cancer are treated. The mission of COA is to ensure that patients with cancer receive quality, affordable, and accessible cancer care in their own communities. More than 5,000 people in the United States are diagnosed with cancer every day and, deaths from the disease have been steadily declining due to earlier detection, diagnosis, and treatment. Learn more at [www.CommunityOncology.org](http://www.CommunityOncology.org). Follow COA on Twitter at [www.twitter.com/oncologyCOA](https://www.twitter.com/oncologyCOA) or on Facebook at [www.facebook.com/CommunityOncologyAlliance](https://www.facebook.com/CommunityOncologyAlliance).

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