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February 18, 2021

Senator Deb Patterson  
Chair, Senate Committee on Health Care  
900 Court St. NE, S-215  
Salem, OR 9730

**RE: Support for SB 560, Copay Assistance counting toward out-of-pocket maximums**

Dear Chair Patterson and members of the Oregon Senate Committee on Health Care,

Allergy & Asthma Network, a national nonprofit dedicated to protecting and improving the health of people with allergies, asthma and related conditions strongly supports SB560 and urges you to pass this bill out of committee. This important legislation will ensure protection for patients against unmanageable out-of-pocket expenses and enable them can access the medications that are critical to their health.

Many patients are not able to afford medications prescribed by their doctors to manage their chronic conditions and maintain health. In order to make expensive medications more accessible, manufacturers sometimes provide co-pay coupons or copay assistance cards to help patients cover the cost.

In past years, the value of co-pay coupons has counted toward a patient's annual deductible. However, insurance companies are increasingly refusing to count this third-party assistance toward patient out-of-pocket requirements. They have created new "co-pay accumulator adjustment programs" which allow patients to access and pay for high-cost prescription drugs but do not apply their value toward a patient's deductible or out-of-pocket costs. This is particularly concerning when there is no generic alternative for medications, which is the case for most drugs used to treat chronic illnesses. In these cases, failing to count co-pay coupons toward a patient's deductible leaves the patient with no affordable coverage option. Many must choose between the financial burden of covering these unexpected costs or not using their needed medications.

To date, five states have successfully passed legislation that bans accumulator policies—Virginia, West Virginia, Illinois, Arizona and, most recently, Georgia—helping to protect patients from high out-of-pocket costs. We encourage Oregon to join these states as well as others across the nation in protecting chronic patients everywhere and stopping the use of these dangerous programs.

Thank you for your consideration of this request. Please contact me or our State Advocacy Lead, Kelly Barta, at 703-641-9595 if you have any questions and to learn more about Allergy & Asthma Network, visit [www.AllergyAsthmaNetwork.org](http://www.AllergyAsthmaNetwork.org).

Sincerely,

A handwritten signature in black ink that reads "Anya A. Widders". The signature is written in a cursive, flowing style.

Tonya A. Winders  
President and CEO