

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

February 23, 2021

**RE: Support for SB 560**

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

As the father of two sons with hemophilia I am greatly impacted by the legislation before you today and urge you to pass SB 560 out of committee as soon as possible to ensure Oregonian's do not lose access to critical medications.

Copay assistance is an important tool that helps me afford my children's lifesaving medications. The pharmaceutical manufacturer of my sons' medication support patient assistance programs by providing funds for what are commonly known as copay coupons or manufacturer copay cards. Previously, payments using funds from the program counted towards our deductible, helping us afford coverage until the copay card is utilized and the benefits from insurance coverage begin. The annual average cost of my sons' medication is roughly \$150,000. Before we had access to copay assistance for their medication, we would meet our out of pocket maximum every year. Past employer provided plans we have been on had out of pocket maximums at \$20,000 per year. There were several years where we met this maximum. We have been fortunate enough to be able to make these payments with just a sacrifice to our family's financial security instead of a sacrifice to our children's health, but many families end up sacrificing both. Since we have had access to the co-pay assistance, we have been able to buy a house and finally start saving for retirement. I honestly do not know how we would fit this additional cost into our family budget if we lost access to our co-pay assistance. It is quite frankly a scary thought and something I am not prepared to plan for. Co-pay accumulator policies take this assistance away from us and put the additional funds in the pockets of our insurance provider. Our current plan just adopted a co-pay accumulator policy that went into effect in January.

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

Sincerely,

Chad Fackler

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