



Oregon Senate Committee on Health Care
900 Court St. NE
Salem, OR 97301

March 6, 2023

Chair Patterson and members of the committee:

On behalf of the Chronic Disease Coalition, thank you for the opportunity to provide support for SB 565, a bipartisan bill that would ban harmful copay accumulator programs that impact thousands of Oregon chronic disease patients.

Based in Portland, the Chronic Disease Coalition is a nationwide nonprofit organization dedicated to protecting the rights of chronic disease patients against discriminatory policies and practices. The coalition was founded in 2015 and has since worked to advocate for people living with long-term or lifelong health conditions such as diabetes, kidney disease, multiple sclerosis, psoriasis, cancer, and other chronic diseases.

We are pleased to support this legislation, which would ensure that all payments, including those by third parties, count toward insured Oregonians' total cost-sharing requirements. Many chronic disease patients and their families rely on various types of copay assistance to afford the medications they need to manage their conditions.

Unfortunately, insurers continue to implement programs that ban all third-party copay assistance – real dollars paid to the insurer – from counting towards patients' out-of-pocket costs. This forces chronic disease patients to pay twice (or more), while dissuading charitable assistance for future patients.

Many pharmaceutical manufacturers support patient assistance programs by providing funds for what are commonly known as copay coupons or manufacturer copay cards. Previously, payments using funds from these programs counted towards a patient's deductible, helping them afford coverage until the copay assistance is utilized and the benefits from insurance coverage begin.

Copay accumulator programs or accumulator adjustment programs maximize the use of copay assistance without assisting in the patient's deductible, leaving chronic disease patients with exorbitant out-of-pocket costs on top of the many other challenges that come with their diagnoses.

Simply put, if money is put into the system to benefit a patient, it should. As health care leaders in Oregon, we urge you to join the Chronic Disease Coalition in supporting this bipartisan legislation. This is an important step that will lead to better patient outcomes across the state.

Thank you,

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