



May 8, 2023

Representative Rob Nosse
Chair, House Committee on Behavioral Health and Health Care
900 Court St. NE
Salem, Oregon 97301

RE: SB 608 A-2 – Copay Accumulator Programs

Dear Chairman Nosse and Members of the House Committee on Behavioral Health and Health Care,

On behalf of the Vision Health Advocacy Coalition, I am writing to support SB 608 A-2. For Oregon residents, this legislation would ensure the affordability and accessibility of necessary medications and treatments for patients with vision conditions by allowing the utilization of copay coupons without fear of surprise out-of-pocket costs.

The [Vision Health Advocacy Coalition](#) (VHAC) promotes patient-centered policies that make services, devices, and life-changing treatments more accessible for people with vision conditions such as thyroid eye disease, glaucoma, Sjögren's syndrome, macular degeneration, and diabetic retinopathy. Through our network of member organizations, VHAC encourages the advancement of ocular science and innovation, educates patients, healthcare providers, and policymakers about access challenges, promotes better vision care delivery, and advocates for access to prevention and appropriate treatment for all patients.

Copay Accumulator Programs in Oregon Threatens Access to Treatment for Vision Patients

Copay coupons are third-party financial assistance programs, often from manufacturers, that help patients meet their cost-sharing requirements. Acting as payment toward a patient's prescription cost-sharing requirements, these copay coupons lower costs at the pharmacy counter and assist them in meeting their deductible and annual out-of-pocket expenses. However, many insurance policies implement "copay accumulator programs," which prohibit manufacturer payments from counting toward patients' deductible or annual out-of-pocket expenses. In turn, this creates barriers for patients by restricting the benefits that copay coupons can provide.

For patients with vision conditions, copay accumulator programs are dangerous and threaten a patient's quality of life. While insurance companies will accept a patient payment made with a coupon, patients are frequently hit with surprise out-of-pocket costs due to the programs disallowing coupon payments from counting toward the patient's annual deductible. These programs may force vision patients to ration medications, and discontinue treatment altogether, which can ultimately lead to vision loss or irreversible blindness.

SB 608 A-2 Protects Oregon Residents Against Surprise Out-of-Pocket Costs

SB 608 A-2 would support patients by ensuring all payments made on behalf of an insurance plan member, including those made by copay coupons, are counted toward the patient's out-of-pocket maximum, protecting affordability and accessibility. This would allow patients to proactively manage their vision conditions and stay on their medications.

In order for those with vision conditions in Oregon to maintain appropriate access to their medications, the Vision Health Advocacy Coalition and our membership urge your support for SB 608 A-2. If we can provide further details or answer any questions, please reach out to Kimberly Serota at kserota@allianceforpatientaccess.org.

Sincerely,



Kimberly Serota
Program Director
Vision Health Advocacy Coalition

Co-Signing Organizations:

Alliance for Patient Access
Endocrine Nurses Society
Lupus and Allied Diseases Association, Inc.
National Alliance for Eye and Vision Research
Sjögren's Foundation, Inc.
TED Community Organization
U.S. Pain Foundation