



PUTTING OKLAHOMA PATIENTS FIRST

In 2019, Oklahomans for Step Therapy, a coalition of patient groups from around the state came together to pass a landmark bill that allows patients quicker access to more effective medical treatment as prescribed by their provider. Building on that extraordinary success for Oklahomans, the group has grown and re-emerged as the **Oklahomans for Patient Access Coalition** to continue advocacy on behalf of citizens across the state.

This Legislative Session we are focused on passing **House Bill 3737**, which supports patients with rising out-of-pocket costs from an emerging insurance practice called “Co-Pay Accumulators.” One way that manufacturers and other organizations help patients, particularly those with chronic, complex conditions, afford their care is through co-pay assistance programs, where cards or coupons are given to cover the cost of care. **But increasingly, insurance companies are refusing to count co-pay assistance program payments toward patients’ out-of-pocket maximums through a practice known as “co-pay accumulator adjustments”.** Why should insurers get to decide whose payments count?

Here is why Oklahomans should care about the practice of Co-Pay Accumulators:

- Deductibles have been outpacing inflation for over a decade, growing 11 times faster between 2007-2017
- Accumulator adjustment programs further cost-shift to patients, putting patients at risk of not being able to afford their medicines
- A number of different organizations, including manufacturers and foundations, provide support to patients
- Accumulator adjustment programs allow for this support but block the payments from counting towards a patient’s deductible or annual out-of-pocket maximum, leaving patients with a “surprise” bill where they must pay their deductible again and are no closer to reaching their annual out-of-pocket limit

Working together we commit to advocate and share patient stories about the danger of surprise bills to help highlight the need to address the practice of Co-Pay Accumulators.

The following groups* have committed to advocate on behalf of HB3737 as part of the **Oklahomans for Patient Access Coalition:**



*Listing as of 2/24/2020