



April 9, 2020

Dear Representative Bentley:

Thank you for your efforts to protect the patients we serve by sponsoring HB 72 during the 2020 session. This important bill to address the use of co-pay accumulator adjustments would have ensured that any dollar paid for medication is applied to a patient's deductible.

The need for this legislation has only been exacerbated during the crisis we are facing today, when many Kentucky families have lost a substantial portion of their income. While COVID-19 has likely halted efforts this year, we believe there is an opportunity to still help Kentuckians find critical relief.

We are seeking your help in encouraging Governor Beshear to take executive action that would require insurance companies to count all money used to pay for medication towards a patient's deductible, no matter the source. Even a temporary measure during this crisis would be of immense help to suddenly struggling Kentucky families.

As you know, out-of-pocket costs are rising, even for the healthiest of Kentuckians and for those with insurance. Many families rely on co-pay assistance programs to access the medications they need. Health insurers have traditionally allowed individuals and organizations to make co-payments on behalf of patients that ultimately count toward their annual deductibles and maximum out-of-pocket costs. Unfortunately, more and more insurance companies no longer allow it, leaving patients to bear the additional cost burden.

This unfair insurance practice makes it difficult for Kentuckians to afford their specialty medications which often leads some to stop taking them altogether. In turn, this leads to more emergency room visits, negative health outcomes and increased health care costs. Something we need to avoid during a crisis like this.

This is not a problem that can wait to be solved. During times like this, people with chronic conditions often rely on the support of others. These programs are a lifeline for many people, and we shouldn't jeopardize those who rely on them to manage their serious health conditions.

By requiring insurance companies to count all dollars towards a patient's deductible, we are putting the health of Kentuckians first. And that's something we just can't afford not to be doing right now.

Thank you for your attention to this critical issue.

Sincerely,

AIDS Institute
Aimed Alliance
American Cancer Society Cancer Action Network
American Diabetes Association
Arthritis Foundation
Cure CF
Epilepsy Foundation
Kentuckiana Rheumatology Alliance
Kentuckiana Stroke Association
Kentucky Access to Care Coalition
Kentucky Association of Medical Oncology
Kentucky Association of Nurse Practitioners and Nurse Midwives

Kentucky Hemophilia Foundation
Kentucky Life Sciences Council
Kentucky Medical Association
Kentucky Mental Health Coalition
Kentucky Pharmacists Association
Kentucky Psychiatric Medical Association
Mental Health America
National Infusion Center Association
National MS Society
National Organization for Rare Disorders
National Psoriasis Foundation
Tri-State Bleeding Disorder