



March 13, 2025

The Honorable Roger Marshall, M.D. (R-KS)  
United States Senate  
Washington, DC 20510

The Honorable Tim Kaine (D-VA)  
United States Senate  
Washington, DC 20510

Dear Senators Marshall and Kaine,

We are writing on behalf of the nearly 100 members of the All Copays Count Coalition (ACCC) to thank you for your leadership and commitment to protecting vulnerable patients in introducing S.864, the Help Ensure Lower Patient Copays Act (HELP Copays Act). We pledge to work with you to ensure that this common-sense, bipartisan legislation becomes law.

The ACCC represents people living with a variety of serious and chronic health conditions for whom ongoing and continuous access to treatment is essential. Despite having comprehensive insurance, many people have to navigate obstacles (e.g. prior authorization and step therapy) in order to access needed therapies. Even after they clear those hurdles, and their plan has approved their doctor-prescribed medication, patients face additional barriers in the form of skyrocketing deductibles and steep cost-sharing requirements. Charitable and drug manufacturer copay assistance programs provide a lifeline to many, making it possible for them to afford treatment. Unfortunately, however, many insurers take these assistance dollars – intended to help patients – but do not count them towards the patients’ deductibles and out-of-pocket maximums. These tactics expose patients to large and often unexpected bills that can reach thousands of dollars. Too often, such patients find they have to choose between refilling their prescription or paying for other necessities like rent or groceries.

The HELP Copays Act offers a two-part solution that will eliminate barriers to treatment for some of the most vulnerable Americans—those who live with serious, complex chronic illness—and ensure that they can afford the medically necessary, often life-saving medications prescribed by their doctors:

- The bipartisan HELP Copays Act requires health plans to count the value of drug copay assistance toward patient cost-sharing requirements. This would bring much-needed relief to financially vulnerable individuals by ensuring that all payments—whether they come directly out of a patient’s pocket or with the help of copay assistance—count towards their out-of-pocket costs.
- Your legislation also closes a loophole that allows many employer health plans to deem certain covered drugs as “non-essential,” which means that the insurer will not count any cost-sharing toward the patient’s deductible and out-of-pocket maximum. Your bill will require all private plans to count all cost-sharing for covered medications to accrue to a patient’s deductible and out-of-pocket maximum.

Copay diversion practices hurt patient access to medicines, decrease drug adherence, undermine coverage for pre-existing conditions, and even cost our health care system more money. We pledge to work with you to ensure that the HELP Copays Act becomes law, and these harmful practices end once and for all.

Sincerely,

Academy of Oncology Nurse & Patient Navigators (AONN+)  
Accessia Health  
AiArthritis  
AIDS Foundation Chicago



Aimed Alliance  
Allergy & Asthma Network  
Alliance for Headache Disorders Advocacy  
Alliance for Patient Access  
Alliance for Women's Health and Prevention  
ALS Association  
American Academy of Ophthalmology  
American College of Rheumatology  
Arthritis Foundation  
Association for Clinical Oncology  
Autoimmune Association  
Bleeding Disorders Alliance of North Dakota  
Bleeding Disorders Foundation of North Carolina  
Cancer Support Community  
CancerCare  
Chronic Care Policy Alliance  
CLL Society  
Coalition of Skin Diseases  
Coalition of State Rheumatology Organizations  
Community Liver Alliance  
Crohn's & Colitis Foundation  
Cystic Fibrosis Research Institute  
Derma Care Access Network  
Diabetes Patient Advocacy Coalition  
Dravet Syndrome Foundation  
Eastern Pennsylvania Bleeding Disorders Foundation  
Epilepsy Foundation of America  
EveryLife Foundation for Rare Diseases  
Foundation for Sarcoidosis Research  
Haystack Project  
Headache & Migraine Policy Forum  
HealthyWomen  
Hemophilia Alliance  
Hemophilia Council of California  
Hemophilia Federation of America  
Hereditary Angioedema Association  
HIV+Hepatitis Policy Institute  
Hope Charities  
ICAN, International Cancer Advocacy Network  
Immune Deficiency Foundation  
Infusion Access Foundation  
Infusion Providers Alliance  
International Myeloma Foundation  
Looms For Lupus  
LUNGeivity Foundation  
Lupus and Allied Diseases Association, Inc.  
Lupus Foundation of America  
MLD Foundation  
National Alliance for Caregiving



National Bleeding Disorders Foundation  
National Consumers League  
National Eczema Association  
National Infusion Center Association (NICA)  
National Multiple Sclerosis Society (NMSS)  
National Organization for Rare Disorders  
National Psoriasis Foundation  
National Scleroderma Foundation  
Nevada Chronic Care Collaborative  
Ovarian Cancer Research Alliance  
Pacific Northwest Bleeding Disorders  
PAN Foundation  
Platelet Disorder Support Association  
Pulmonary Hypertension Association  
Spondylitis Association of America  
Susan G. Komen  
The AIDS Institute  
The Coalition for Hemophilia B  
The National Pancreas Foundation  
Triage Cancer  
United Ostomy Associations of America  
Virginia Hemophilia Foundation  
wAIHA Warriors  
Western Pennsylvania Bleeding Disorders Foundation