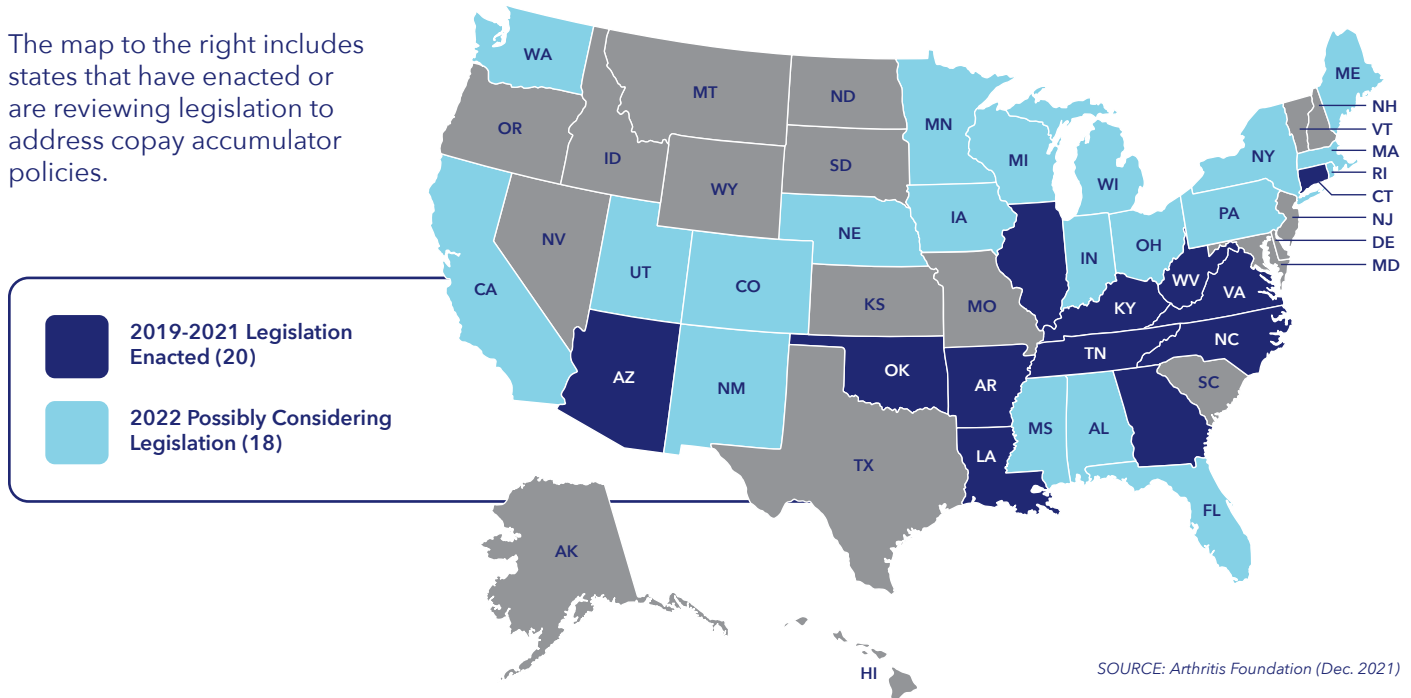


# LET ALL COPAYS COUNT



Many people turn to patient assistance programs, including copay assistance from pharmaceutical manufacturers, to afford their medications. Unfortunately, health insurers and pharmacy benefit managers (PBMs) often do not attribute these assistance tools to the patient's deductible, increasing the amount a patient must pay on their own. Barriers to medication access must be eliminated for patients. To lower patients' out-of-pocket costs at the pharmacy counter, we must enact protection for third-party cost-sharing assistance into law.

The map to the right includes states that have enacted or are reviewing legislation to address copay accumulator policies.



**Copay accumulators hurt the most vulnerable people, those with health conditions that can be life-threatening without proper medication. Caregivers and sick people resort to drastic measures such as taking out loans and getting new credit cards just to make sure they can handle the financial penalty created by accumulator programs. As the father of a child with severe hemophilia, I can say that copay accumulators will do nothing more than punish Mississippians who are suffering from a severe health condition or caring for a loved one.**

- DEREK M., TUPELO, MS

**I live with an aggressive and rapidly progressive form of MS that ended my clinical neuropsychology career and left me in a wheelchair at age 33. Disease-modifying medications for MS are expensive, and patients need relief at the pharmacy counter. All money spent on prescriptions should be applied to a patient's deductible; otherwise, it takes us longer to access life-saving treatments.**

- SCOTT C., JACKSON, MS

