

February 13, 2023

**RE: Support All Copays Count Legislation to Protect Copay Assistance for Patients**

To the members of the Wisconsin legislature:

On behalf of The Wisconsin Association of Osteopathic Physicians & Surgeons, we are writing to you today to strongly urge the Wisconsin State Senate and Assembly to support All Copays Count legislation, which would ensure that the value of copay assistance counts for patients across Wisconsin. This bill will ensure health plans in our great state count the value of copay assistance towards patient out-of-pocket cost responsibilities.

The Wisconsin Association of Osteopathic Physicians & Surgeons (WAOPS) is a non-profit professional organization comprised of osteopathic physicians, residents, interns, and medical students from a range of specialties located throughout the state of Wisconsin. Our close work with our patients and dedication to effective healthcare gives us the unique opportunity to understand the need to protect copay assistance for patients, as many depend on this assistance to be able to continue their ongoing treatment.

Patients rely on copay assistance to access their medications and manage their health, especially where no generic alternatives exist for their condition – whether it be cancer, HIV, rheumatoid arthritis, or any other chronic disease. But nothing stops insurance plans in Wisconsin from implementing “copay accumulator adjustment program” policies that don’t count the value of copay assistance towards patients’ annual deductible or out-of-pocket cost responsibilities. These policies allow health plans to increase their profits by requiring patients to pay the same amount *twice* to get closer to their annual out-of-pocket limit. When patients cannot afford their medications, they often skip doses or abandon treatment entirely, worsening individual health outcomes and increasing overall health care system costs.

**In fact, a new study by The AIDS Institute found that 8 out of 13 commercial health plans in Wisconsin have policies that don’t count the value of copay assistance towards patients’ cost-sharing responsibilities.<sup>1</sup>**

Wisconsin plans will argue that copay assistance is unnecessary because patients have access to cheaper medications for their conditions, but evidence tells us that’s just not true:

- ✓ **The vast majority – [79 percent](#) – of patients** who use copay assistance to access their medication have no generic options for their treatment.<sup>2</sup>
- ✓ Copay assistance increases drug utilization which leads to **1.0 to 3.3% better health outcomes and a 20% increase in life expectancy** as patients do not require future inpatient and outpatient services due to increased drug utilization.<sup>3</sup>

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<sup>1</sup> The AIDS Institute. “Discriminatory Copay Policies Undermine Coverage for People with Chronic Illness.” February 2023.

<sup>2</sup> USC Leonard D. Schaeffer Center for Health Policy & Economics. “A Perspective on Prescription Drug Copayment Coupons.” February 2018.

<sup>3</sup> The University of Chicago. “The Patient Impact of Manufacturing Copay Assistance in an Era of Rising Out-of-Pocket Costs.” December 2021.

- ✓ **High patient out-of-pocket costs lead to increased medication abandonment.** A [study from IQVIA](#) found that when out-of-pocket costs reach \$75-\$125, more than 40% of patients abandoned their prescriptions at the counter; when those costs hit \$250, that number rises to over 70% of patients.<sup>4</sup>

To date, 16 states and Puerto Rico have already taken legislative action to ensure health plans count the value of copay assistance towards patient out-of-pocket costs. Wisconsin should be next.

**WAOPS encourages Wisconsin lawmakers to support this bipartisan legislation and stand with the patients we serve – and their physicians – in helping those with chronic and complex conditions access the treatments they need to live a healthy and productive life.**

Thank you for your leadership and continued commitment to Wisconsin communities.

Sincerely,

The Wisconsin Association of Osteopathic Physicians & Surgeons  
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<sup>4</sup> The IQVIA Institute. "Medicine Use and Spending in the U.S." May 2019.