

Utah All Copays Count Coalition

Copay Accumulator Adjustment Programs:

Why They Are Increasing Costs to Patients and the Health Care System How To Ensure All Copays Count

The Problem: Copay Accumulator Adjustment Programs

Patients with complex, chronic illnesses who use specialty medications to maintain their health often rely on copay assistance programs. These programs are real money from nonprofit organizations and manufacturers that help patients afford their treatments—medications that rarely have generic alternatives. [Learn more.](#)

Increasingly, health insurance companies are using “**copay accumulator adjustment programs**” which exclude copay assistance payments from counting toward a patient’s annual deductible or out-of-pocket maximum.

In other words, out-of-pocket costs are paid twice—first from copay assistance and then from patients.

Copay accumulator adjustment programs harm patients by undermining access to life-saving prescription drugs, making it more difficult for people living with chronic illnesses to adhere to treatment plan.

What’s the story in Utah?

Copay accumulator adjustment programs are on the rise. An analysis of the 2021 individual marketplace plans in Utah found that:¹

3 in 6 insurers already have copay accumulator adjustment policies.

These programs increase overall health care spending because patients cannot afford the care they need.

According to a recent survey of patients with chronic conditions:²

- **83%** said out-of-pocket costs are their most important health care problem.
- **60%** said they would have **extreme difficulty** affording their medications without copay assistance being applied to their out-of-pocket costs.

Policy Solution: Ensure All Copays Count

Utah legislators can help patients afford critical treatments by ensuring all payments – made by or on behalf of patients – are counted toward the patients’ deductibles and out-of-pocket maximums:

- Patients should not be punished for utilizing copay assistance for treatments they need to control their chronic conditions.

So far, **12 states** (AR, AZ, CT, GA, IL, KY, LA, NC, OK, TN, VA, WV) have protected patients by passing legislation to ensure all copays count.

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¹ 2021 The AIDS Institute. An Updated Report on Copay Accumulators. https://aidsinstitute.net/documents/2021_TAI_Double-Dipping_Final-031621.pdf

² 2021 National Hemophilia Foundation Survey.

Coalition Members

Aimed Alliance
American Cancer Society – Cancer Action Network
American Diabetes Association
Arthritis Foundation
Epilepsy Foundation – Utah Chapter
Hemophilia Federation of America
International Foundation for Autoimmune & Autoinflammatory Arthritis
Infusion Access Foundation
Jennifer Hepworth, Patient Advocate
Lupus and Allied Diseases Association, Inc.
MentalHealthyFit Utah
Multiple Sclerosis Society – Utah Chapter
National Hemophilia Foundation
National Psoriasis Foundation
Rare Access Action Project (RAAP)
Susan G. Komen Foundation
Utah Aids Foundation
Utah Hemophilia Foundation

Coalition Partners

Ark Insurance Solutions
Association For Clinical Oncology
Global Healthy Living Foundation
Health Agents for America
International Cancer Advocacy Network
National Infusion Center Association
Society of Utah Medical Oncologists
The Apothecary Shoppe
Utah Pharmacy Association
Utah Nurses Association
Utah Nurse Practitioners

For more information about the Utah All Copays Count Coalition, please contact UACCCoalition@gmail.com