

May 25, 2023

Senator Tim Kaine
231 Russell Senate Office Building
Washington, DC 20510

Senator Ed Markey
255 Dirksen Senate Office Building
Washington, DC 20510

Senator Roger Marshall
479A Russell Senate Office Building
Washington, DC 20510

Senator Joni Ernst
260 Russell Senate Office Building
Washington, DC 20510

Senator Lisa Murkowski
522 Hart Senate Office Building
Washington, DC 20510

Dear Senators Kaine, Marshall, Markey, Murkowski, and Ernst,

Consumers for Quality Care (CQC) commends you for sponsoring the Help Ensure Lower Patient (HELP) Copays Act. CQC is a coalition of advocates and former policymakers working to provide a voice for patients in the health care debate. This legislation is an important step toward prioritizing patients by promoting affordability and accessible, quality health care.

Copay accumulator adjustment programs (CAAPs) harm many Americans, particularly those with chronic diseases, by making life-saving medications unattainable. With copay adjustment – or accumulator adjustment – programs, insurers no longer allow drug cost sharing coupons to count towards patients' deductibles or caps on total out-of-pocket costs. When patients' coupons run out, they are left with unexpected amounts they cannot afford to pay when they try to fill a prescription at the pharmacy.

[Research conducted by Impact Research and Public Opinion Strategies](#) found that 60% of consumers have skipped or delayed the care they need out of concerns of high out-of-pocket costs. Americans need increased health care affordability and access to life-saving treatments without being exploited by Pharmacy Benefit Managers (PBMs). If passed, the HELP Copays Act would help address these concerns and lower the out-of-pocket costs many consumers face while trying to access the care they need. With only 16 states currently prohibiting copay accumulator adjustment programs (CAAPs), we applaud you for taking action on the federal level to eliminate these costly drivers of high out-of-pocket costs nationwide.

Thank you for your leadership on this issue and your sponsorship of the HELP Copays Act. We look forward to continuing this fight alongside you.

Sincerely,

Consumers for Quality Care

