



## **Testimony in Support of Senate Bill 1003: An Act Prohibiting Certain Health Carriers and Pharmacy Benefits Managers From Employing Copay Accumulator Programs**

**Universal Health Care Foundation of Connecticut  
March 8, 2021**

Thank you for the opportunity to submit testimony in support of SB 1003, *An Act Prohibiting Certain Health Carriers and Pharmacy Benefits Managers From Employing Copay Accumulator Programs*.

The cost of health care poses a challenge to more and more Connecticut residents.

A survey conducted by Altarum's Healthcare Value Hub<sup>i</sup>, found that 51% of Connecticut adults surveyed had experienced one or more health care affordability problems in the previous year, including:

- 24% Delayed going to the doctor or having a procedure done
- 20% Avoided going to the doctor or having a procedure done altogether
- 19% Skipped a recommended medical test or treatment
- 19% Cut pills in half, skipped doses of medicine or did not fill a prescription

As high deductible health plans become more common, patients with chronic diseases who utilize a lot of health care services are particularly challenged to afford their care. The out-of-pocket cost of necessary prescription drugs is one of the biggest financial burdens they face. Often, they require a specialty drug that has no generic alternative. Even generic drugs are not always low cost anymore.

Many patients who depend on expensive medications to keep their chronic illnesses in check, rely on copay coupons and other discount programs to help them afford their medications until they reach their deductible or hit their maximum out-of-pocket limit. Allowing insurers and PBMs to implement a copay accumulator program, will simply lead to more patients cutting pills in half, skipping doses, or not filling prescriptions at all. Or it will mean they will be forced to cut back on some other health service or have less ability to afford other essentials like housing, food, transportation, or childcare. It will hurt patients and it won't solve the actual problem of unaffordable prescription drug prices.

Please pass SB 1003 to give patients the financial protection they need to at least have a fighting chance to afford their medications. And please consider passing legislation in 2022 to implement a prescription drug affordability board, so that we can at last begin to address the underlying problem - the outrageously high and rising prices of prescription drugs.

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<sup>i</sup> [Connecticut Residents Struggle to Afford High Healthcare Costs; COVID Fears Add to Support for a Range of Government Solutions Across Party Lines](#), Altarum Healthcare Value Hub, Data Brief No. 79, September 2020