

ENSURING PATIENTS BENEFIT FROM COPAY ASSISTANCE

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NATIONAL HEMOPHILIA FOUNDATION

for all bleeding disorders





COPAY ASSISTANCE & TREATMENT AFFORDABILITY

TRENDS IN AFFORDABILITY CHALLENGES FOR PATIENTS

WHAT IS COPAY ASSISTANCE?

Coupons, discount cards, and other programs provided by manufacturers and nonprofits to help patients afford and adhere to medically-necessary medications.

WHEN DO PATIENTS RECEIVE ASSISTANCE?

Copay assistance is only provided to a patient AFTER a doctor and their physician have determined the right therapy to meet their treatment needs.

TRENDS IN TREATMENT AFFORDABILITY CHALLENGES FOR PATIENTS

HIGH-DEDUCTIBLE HEALTH PLANS

NHF Survey: 55% of patients with private health insurance coverage report they have a high deductible health plan (HDHP).

INCOME LEVELS

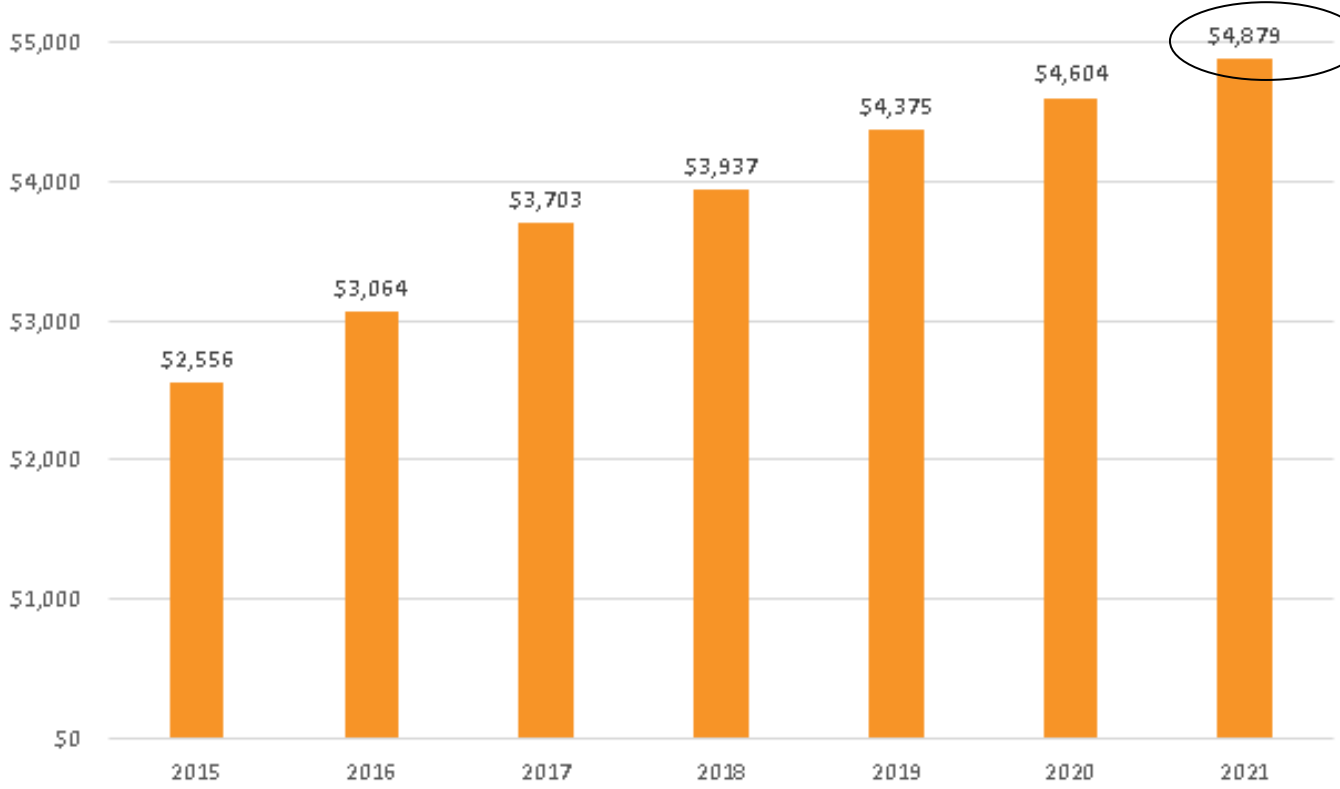
NHF Survey: 69% of individuals with an income under \$40,000/year who have private coverage report they or a loved one have a high deductible health plan.

HEALTH INEQUITIES

NHF Survey: 33% of patients surveyed who reported being unable to afford their medications or treatments because their copay assistance ran out were persons of color.



Racial/Ethnic and Income Based Disparities Do Exist



\$4,879

Average Deductibles on Silver Marketplace Plans

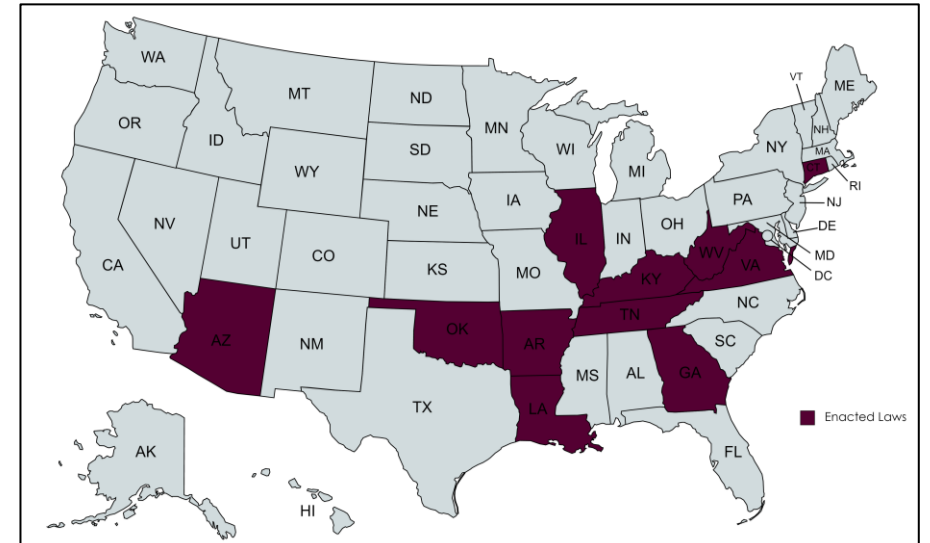




ENSURING PATIENTS BENEFIT FROM COPAY ASSISTANCE PROTECTING PATIENTS FROM COPAY ACCUMULATORS

**HEALTH PLANS ARE CHANGING THE RULES
ON PATIENT COPAY ASSISTANCE
PROGRAMS WITH COPAY ACCUMULATOR
ADJUSTMENT PROGRAMS.**

**LAWMAKERS SHOULD ENACT POLICIES
THAT REQUIRE HEALTH PLANS TO COUNT
THE VALUE OF COPAY ASSISTANCE
TOWARDS PATIENTS' OOP COSTS.**



**11 states and Puerto Rico have enacted
legislation ensuring copay assistance applies
towards patient out-of-pocket costs.**





COPAY ACCUMULATORS & IRS GUIDANCE NO CONFLICT WITH EXISTING GUIDANCE

Legislation to ban copay accumulator adjustment programs does NOT conflict with existing 2004 IRS guidance on high deductible health plans (HDHPs) with HSAs.

The clear intent of HHS' regulation allowing plans discretion on whether or not to count manufacturer cost-sharing assistance toward the ACA's annual limitation on cost sharing only applies "to the extent consistent with state law."





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