



# Copay Accumulator Adjustment Policies

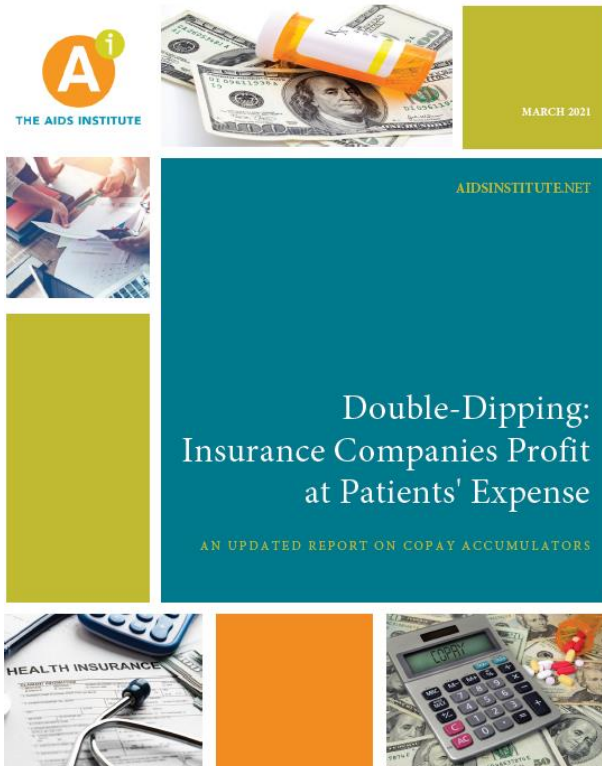
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Stephanie Hengst, MPH  
Manager, Policy & Research  
The AIDS Institute

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# Copay Accumulator Report

Copay Accumulator Adjustment Policies have proliferated across the nation

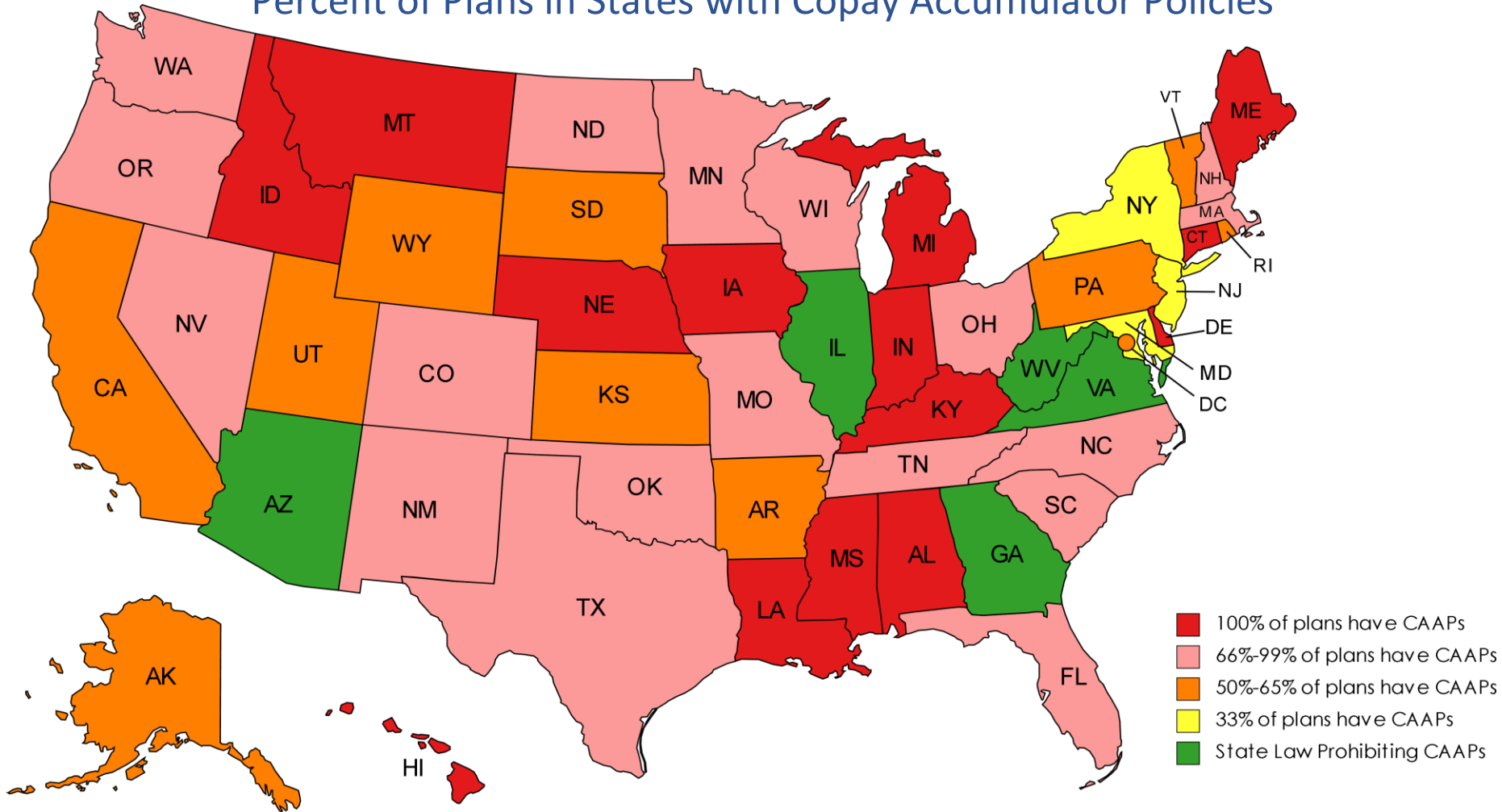


- 45 states + DC have at least 1 plan with a CAAP
  - 14 states, every plan has a CAAP
  - 32 states, 2/3 or more plans have CAAPs
- **Update:** 11 states and Puerto Rico have enacted legislation prohibiting copay accumulator policies:
  - AR, AZ, CT, GA, IL, KY, LA, OK, TN, VA, WV

[http://aidsinstitute.net/documents/2021\\_TAI\\_Double-Dipping\\_Final-031621.pdf](http://aidsinstitute.net/documents/2021_TAI_Double-Dipping_Final-031621.pdf)

# National Overview

## Percent of Plans in States with Copay Accumulator Policies



<https://aidsinstitute.net/protecting-patients-and-removing-barriers-to-care/copay-accumulator-policies-in-states-2021-aca-plans>

# Copay Accumulators

- Plan deductible: \$4,600
- Annual out-of-pocket maximum: \$8,550
- Cost-sharing for specialty tier prescription: 50% *after deductible is met*
- Monthly medication cost: \$1,680
- Copay assistance total: \$7,200

## Scenario 1: Plan Without a Copay Accumulator Program

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Insurer collects
Copay Assistance	\$1,680	\$1,680	\$1,240	\$840	\$840	\$840	\$80	\$0	\$0	\$0	\$0	\$0	\$7,200	
Remaining Deductible	\$2,920	\$1,240	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$8,550
Consumer Pays	\$0	\$0	\$0	\$0	\$0	\$0	\$760	\$590	\$0	\$0	\$0	\$0	\$1,350	

Deductible is met

Copay assistance limit is met

Out-of-Pocket maximum is met

# Copay Accumulators

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## Scenario 2: Plan With a Copay Accumulator Program

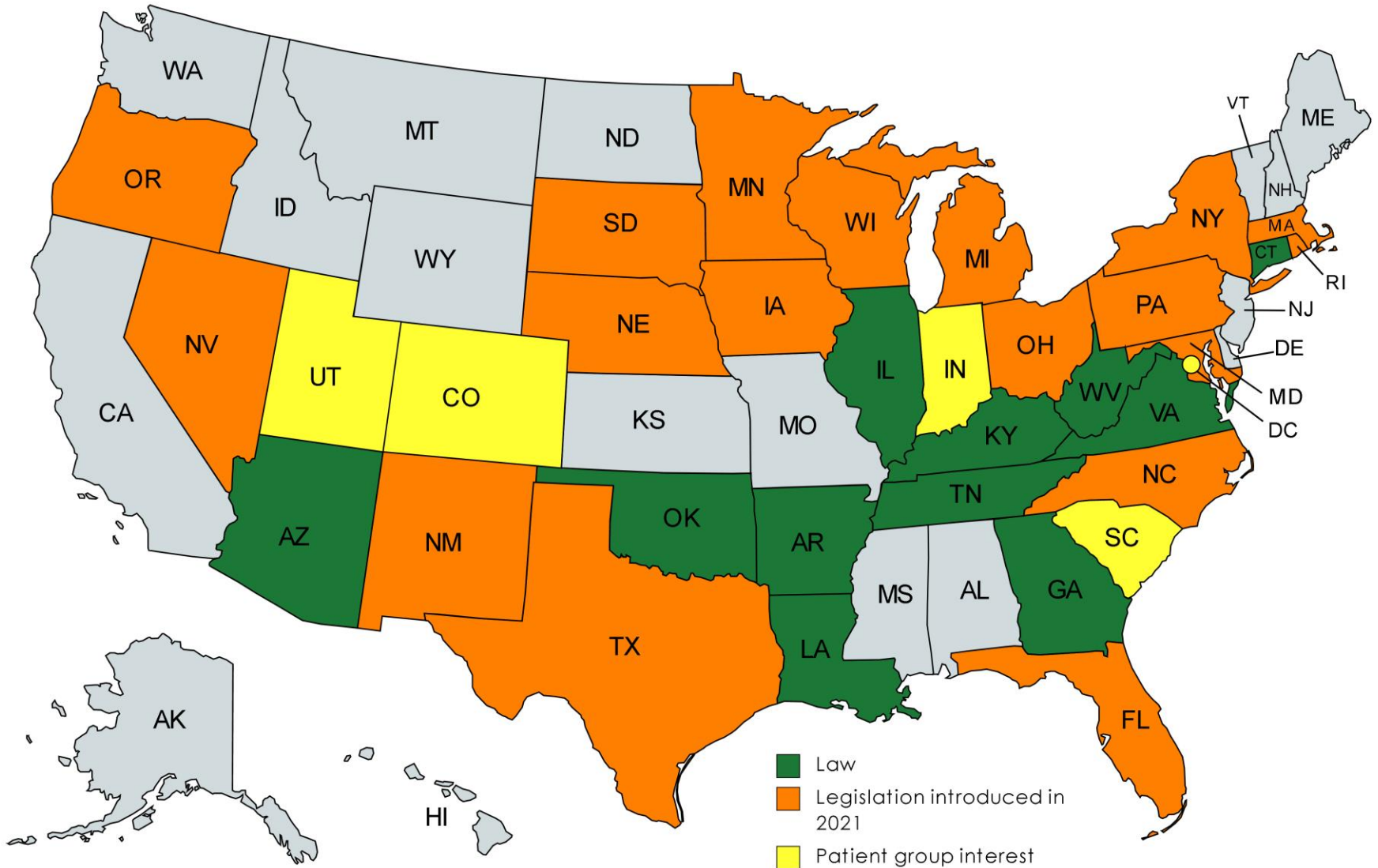
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Total	Insurer collects
Copay Assistance	\$1,680	\$1,680	\$1,680	\$1,680	\$480	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$7,200	
Remaining Deductible	\$4,600	\$4,600	\$4,600	\$4,600	\$3,400	\$1,720	\$40	\$0	\$0	\$0	\$0	\$0		\$15,160
Consumer Pays	\$0	\$0	\$0	\$0	\$1,200	\$1,680	\$1,680	\$40	\$840	\$840	\$840	\$840	\$7,960	

Deductible is met

Copay assistance limit is met

Out-of-Pocket maximum is met

# State Action



# Model Legislation

## All Copays Count Coalition

When calculating an enrollee's overall contribution to any out-of-pocket maximum or any cost-sharing requirement under a health plan, a [Carrier/Insurer/Issuer] or pharmacy benefit manager shall include any amounts paid by the enrollee or paid on behalf of the enrollee by another person.

# Thank You

Stephanie Hengst  
[Shengst@taimail.org](mailto:Shengst@taimail.org)

[http://aidsinstitute.net/documents/2021\\_TAI\\_Double-Dipping\\_Final-031621.pdf](http://aidsinstitute.net/documents/2021_TAI_Double-Dipping_Final-031621.pdf)

<https://www.hemophilia.org/sites/default/files/document/files/NHF%20-%20National%20Patients%20and%20Caregivers%20Survey%20on%20Copay%20Assistance%20%28Key%20Findings%29.pdf>

