



February 26, 2020

Chair Delores G. Kelley
Senate Finance Committee
Legislative Services Building
90 State Circle
Annapolis, MD 21401

Dear Chair Kelley and Senate Finance Committee Members,

On behalf of the approximately 1.1 million people in Maryland who suffer from doctor-diagnosed arthritis, the Arthritis Foundation writes in support of S623, legislation addressing patient cost-sharing calculations.

Health care access and affordability have become increasingly difficult issues facing people with chronic diseases like arthritis. Patients already face a significant physical, financial, emotional, and administrative burden in navigating a complex health care system that is becoming more and more unpredictable. Yet, insurers and pharmacy benefit managers are routinely moving to policies that prohibit using copay assistance to pay the deductible or maximum out-of-pocket limit. S623 would address this issue by prohibiting this practice.

Research and surveys consistently demonstrate that unexpected increases to monthly medication costs lead to a decrease in treatment adherence. A recent Arthritis Foundation survey of 600 patients found that 84 percent of patients surveyed stated a large unexpected charge for a prescription drug would impact their household budget. Additionally, 46 percent had received a large unexpected charge for a prescription drug and, of those, 25 percent reacted by not filling their prescription.

In turn, a decrease in adherence leads to worse symptoms and higher utilization of high-cost services and procedures such as emergency department visits and surgeries. The consequences of not being able to access recommended medications can be catastrophic for those with chronic illnesses. Prohibiting the application of copay assistance to a deductible only contributes to the likelihood that patients stable on effective treatments will forgo their medication.

This bill can address these issues by requiring all payments received from or on behalf of an individual be applied towards their cost-sharing obligations. For these reasons, we respectfully ask for your support of S623 on behalf of the 1.1 million people with arthritis that we represent.

Thank you for your consideration. For more information, please contact Ben Chandhok, Senior Director of State Legislative Affairs with the Arthritis Foundation, at bchandhok@arthritis.org or 513-484-7623.

Sincerely,

Benjamin Chandhok

Ben Chandhok
Senior Director of State Legislative Affairs
Arthritis Foundation