

Hello Senators

I am asking you to Please vote Yes on HB595

Patients often believe they've reached their out-of-pocket maximum when they order their medication using patient assistance programs. However, when they attempt to refill their prescriptions the following month, the pharmacy informs them that they must pay thousands of dollars before receiving their next shipment. This discrepancy arises from the insurance company's implementation of a Copay Accumulator adjustment program (CAAP), which accepts assistance money but fails to apply it to deductibles. Consequently, patients are required to pay the entire deductible before their shipment can be released, with no option for making partial payments. This practice results in the health plan receiving twice or more the maximum out-of-pocket amount stipulated in the policy; once or more from the assistance program and once from the patient

As someone working with the bleeding disorder community, ensuring access to affordable medications is not just a matter of convenience, but a necessity for maintaining health and quality of life. Your willingness to listen to our concerns regarding copay accumulators speaks volumes about your dedication to serving your constituents.

SB595 are more than just pieces of legislation; they represent hope for individuals who rely on medications to manage their conditions. By supporting these bills and ensuring that #AllCopaysCount in Maryland, you have the opportunity to make a tangible difference in the lives of many.

I sincerely urge you to cast your vote in favor of SB595 Your advocacy on this issue will positively impact countless individuals within our community.

Once again, thank you for your time, your empathy, and your commitment to championing the needs of those living with bleeding disorders and other chronic conditions.

With appreciation,

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