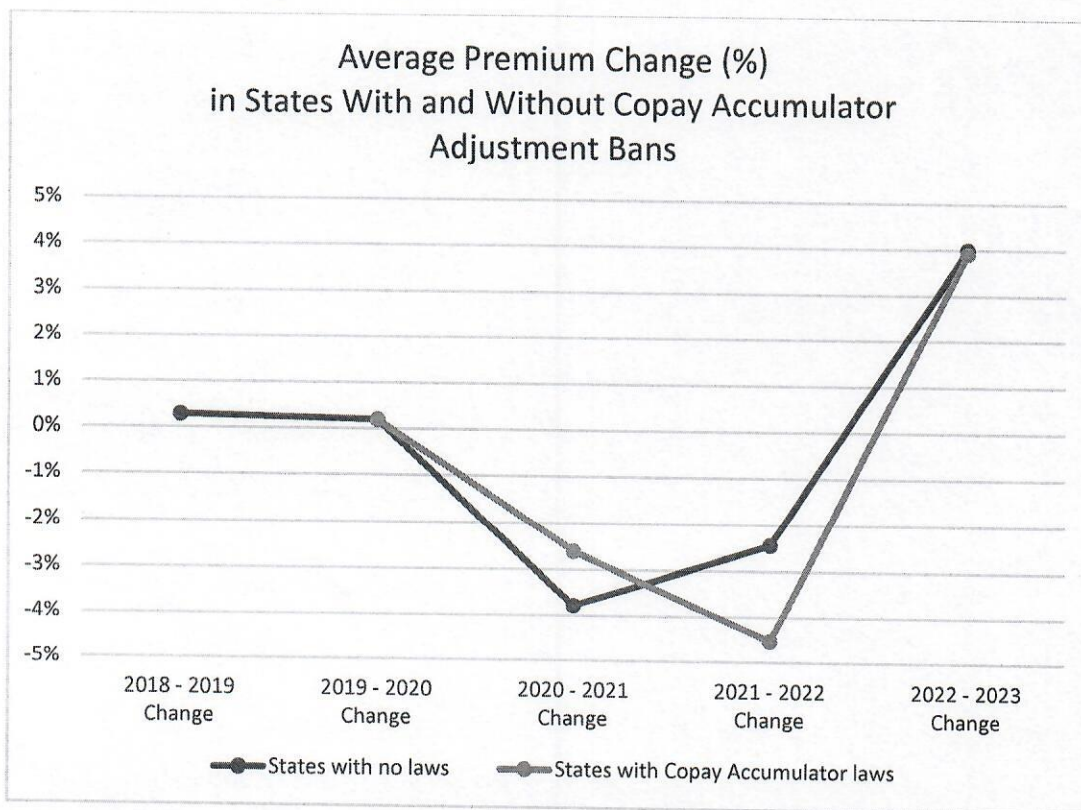


Comparison of Marketplace Average Benchmark Premiums Between States With and Without Copay Accumulator Adjustment Bans

Between 2019 and 2022, 16 states enacted laws banning insurers and pharmacy benefit managers (PBMs) from diverting copay assistance funds intended to help patients living with serious, complex chronic illness afford the expensive medications on which they rely. Patients and providers first noticed this practice (called “copay accumulator adjustments”) in 2017.¹

The AIDS Institute analyzed annual premium changes in states with copay accumulator adjustment bans and those without. **We found no evidence that enacting a copay accumulator adjustment ban has a meaningful impact on average premiums.**



Source: Marketplace Average Benchmark Premiums, Kaiser Family Foundation. Assumes that impact of copay accumulator adjustment bans would begin on Jan 1 of the year following enactment of the state law.

¹ For more information about copay accumulator adjustment policies and their impact on patients, see: The AIDS Institute, *Discriminatory Copay Policies Undermine Coverage for People with Chronic Illness: Copay Accumulator Adjustment Policies in 2023*, February 2023.

**Marketplace Average Benchmark Premiums by State Copay Assistance
Accumulator Bans in Place by 2023**

| States | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 |
|----------------------|-------|-------|-------|-------|-------|-------|
| Arizona | \$516 | \$471 | \$442 | \$436 | \$390 | \$410 |
| Illinois | \$486 | \$478 | \$451 | \$423 | \$418 | \$453 |
| Virginia | \$535 | \$555 | \$521 | \$479 | \$450 | \$371 |
| West Virginia | \$545 | \$596 | \$628 | \$654 | \$752 | \$824 |
| Georgia | \$483 | \$487 | \$463 | \$456 | \$394 | \$413 |
| Arkansas | \$364 | \$378 | \$365 | \$394 | \$387 | \$416 |
| Connecticut | \$545 | \$475 | \$570 | \$580 | \$581 | \$627 |
| Kentucky | \$422 | \$460 | \$471 | \$476 | \$387 | \$422 |
| Louisiana | \$474 | \$454 | \$500 | \$545 | \$541 | \$565 |
| North Carolina | \$627 | \$618 | \$558 | \$516 | \$504 | \$512 |
| Oklahoma | \$659 | \$696 | \$601 | \$554 | \$498 | \$510 |
| Tennessee | \$743 | \$548 | \$511 | \$466 | \$445 | \$473 |
| Delaware | \$589 | \$684 | \$548 | \$540 | \$548 | \$549 |
| Maine | \$588 | \$544 | \$513 | \$440 | \$427 | \$457 |
| New York | \$506 | \$569 | \$610 | \$597 | \$592 | \$627 |
| Washington | \$336 | \$406 | \$391 | \$388 | \$396 | \$395 |
| Alabama | \$558 | \$546 | \$553 | \$590 | \$597 | \$567 |
| Alaska | \$726 | \$702 | \$724 | \$675 | \$712 | \$762 |
| California | \$430 | \$439 | \$430 | \$426 | \$417 | \$432 |
| Colorado | \$470 | \$488 | \$358 | \$351 | \$358 | \$380 |
| District of Columbia | \$324 | \$393 | \$414 | \$415 | \$387 | \$428 |
| Florida | \$466 | \$477 | \$468 | \$457 | \$456 | \$471 |
| Hawaii | \$438 | \$493 | \$474 | \$478 | \$484 | \$469 |
| Idaho | \$478 | \$498 | \$520 | \$495 | \$461 | \$425 |
| Indiana | \$339 | \$339 | \$387 | \$421 | \$398 | \$397 |
| Iowa | \$713 | \$762 | \$742 | \$523 | \$502 | \$484 |
| Kansas | \$518 | \$552 | \$502 | \$491 | \$450 | \$471 |
| Maryland | \$487 | \$419 | \$397 | \$347 | \$328 | \$336 |
| Massachusetts | \$316 | \$332 | \$343 | \$363 | \$389 | \$417 |
| Michigan | \$381 | \$383 | \$360 | \$347 | \$340 | \$362 |
| Minnesota | \$385 | \$326 | \$309 | \$307 | \$327 | \$335 |
| Mississippi | \$519 | \$521 | \$487 | \$459 | \$448 | \$461 |
| Missouri | \$529 | \$499 | \$483 | \$479 | \$442 | \$473 |
| Montana | \$525 | \$561 | \$483 | \$471 | \$483 | \$477 |
| Nebraska | \$767 | \$838 | \$711 | \$699 | \$595 | \$550 |
| Nevada | \$432 | \$410 | \$374 | \$393 | \$383 | \$386 |
| New Hampshire | \$475 | \$402 | \$405 | \$357 | \$309 | \$323 |
| New Jersey | \$413 | \$352 | \$392 | \$405 | \$424 | \$441 |
| New Mexico | \$414 | \$365 | \$345 | \$339 | \$389 | \$445 |
| North Dakota | \$377 | \$457 | \$383 | \$493 | \$497 | \$475 |
| Ohio | \$371 | \$380 | \$375 | \$375 | \$375 | \$413 |
| Oregon | \$414 | \$443 | \$446 | \$437 | \$444 | \$462 |
| Pennsylvania | \$575 | \$484 | \$459 | \$455 | \$390 | \$433 |
| Rhode Island | \$311 | \$336 | \$332 | \$349 | \$361 | \$379 |
| South Carolina | \$520 | \$552 | \$509 | \$476 | \$444 | \$496 |
| South Dakota | \$521 | \$557 | \$593 | \$618 | \$601 | \$626 |
| Texas | \$434 | \$444 | \$432 | \$436 | \$424 | \$461 |
| Utah | \$550 | \$542 | \$486 | \$472 | \$456 | \$471 |
| Vermont | \$505 | \$622 | \$662 | \$669 | \$749 | \$841 |
| Wisconsin | \$569 | \$537 | \$491 | \$457 | \$429 | \$456 |
| Wyoming | \$865 | \$865 | \$881 | \$791 | \$762 | \$802 |

Source: Kaiser Family Foundation, Marketplace Average Benchmark Premiums. Assumes law impacted premiums the year after it was passed. Key: Blue cells = States with copay accumulator adjustment bans passed between 2019 and 2022; Orange font = Year law impacted premiums