



Fostering a community empowered by advocacy, education, and research

March 26th, 2024

House Health and Government Operations Committee

SB 595 – Health Benefit Plans - Calculation of Cost Sharing Contribution - Requirements and Prohibitions

Position: SUPPORT

Dear Chair Pena-Melnyk, Vice Chair Cullison, and Honorable Committee Members,

The Immune Deficiency Foundation (IDF) strongly supports SB 595. This legislation would ensure that copay assistance programs, a vital source of assistance for Maryland patients to afford their medication, will count towards deductibles and out-of-pocket maximums.

IDF is dedicated to improving the diagnosis, treatment, and quality of life of people affected by primary immunodeficiency (PI) through fostering a community empowered by advocacy, education, and research.

To help temper high out-of-pocket costs, many individuals living with PI receive copay assistance for their specialty medication. This assistance is vital to those who would be required to pay their entire annual deductible or out-of-pocket maximum at the beginning of their plan year. In recent years, health insurers and pharmacy benefit managers (PBMs) have begun implementing new programs that prevent any copay assistance funds from counting toward patients' deductibles and out-of-pocket maximums. These programs are often referred to as copay accumulators or copay maximizers. These programs eliminate any benefit from copay assistance and result in a significant financial barrier to accessing treatment.

We applaud both Senator Hershey and Delegate Steve Johnson (HB 879) for their leadership on this issue. However, HB 879 in its current form has amendments that remove critical protections for patients and excludes Marylanders who should be able to benefit from copay assistance. We ask for your support of SB 595.

To date, nineteen other states (including neighbors Virginia, West Virginia, and Delaware), the District of Columbia, and Puerto Rico have passed legislation to ensure copay assistance counts towards insurance deductibles and out-of-pocket maximums. We respectfully request your support for SB 595 to ensure Marylanders can fully access the lifeline that copay assistance provides.

Sincerely,

A handwritten signature in black ink that reads 'Matthew A. Prentice'.

Matthew Prentice
Director of State Policy
Immune Deficiency Foundation
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