

March 27, 2024

The Honorable Joseline Pena-Melnyk
Health and Government Operations Committee
Chair
241 Taylor House Office Building
6 Bladen Street
Annapolis, MD 21401

The Honorable Bonnie Cullison
Health and Government Operations Committee
Vice Chair
241 Taylor House Office Building
6 Bladen Street
Annapolis, MD 21401

## RE: Support for SB 595 – Reform to Copay Accumulator Programs

Dear Chair Pena-Melnyk and Vice Chair Cullison,

On behalf of the Alliance for Gout Awareness, I am writing in support of SB 595. This legislation is necessary to ensure that patients living with gout in Maryland can utilize copay coupons to access and afford the treatments they need to manage their condition without the risk of surprise out-of-pocket costs.

## **About Gout and The Alliance for Gout Awareness**

Gout is a chronic form of inflammatory arthritis affecting more than 9 million Americans. Gout occurs due to a buildup of uric acid in the body. When excess uric acid builds up in the body, it deposits around joints and can lead to swollen joints and sudden, intensely painful attacks that can be debilitating.<sup>1</sup> It is a chronic medical condition that, left untreated, can result in more frequent or painful attacks and joint damage.<sup>2</sup> It can also increase patients' risk for other severe medical conditions such as kidney disease, cardiovascular disease, diabetes, and stroke.<sup>3</sup>

The <u>Alliance for Gout Awareness</u> (AGA) aims to reduce stigma and empower patients by improving public understanding of gout. AGA collaborates with our network of member organizations to heighten public awareness, address common misconceptions, and encourage patients to acknowledge the disease's impact and seek appropriate treatment.

## **Copay Accumulator Programs are a Significant Barrier to Gout Treatment**

Insurers often use a variety of approaches to keep their costs low—often at the expense of gout patients' health. One tactic, known as a "copay accumulator program," allows patients to utilize copay cards, but prohibits these payments from counting toward patients' deductible, or annual out-of-pocket cost. This impacts treatment access and affordability by restricting the benefits that copay coupons can provide a patient. These programs can force patients to ration their medication or stop treatment altogether due to cost, which can exacerbate their condition. As newer, more innovative drugs can be more costly, it is important that patients can utilize copay coupons to afford treatments prescribed by their providers.<sup>4</sup>

<sup>&</sup>lt;sup>1</sup> Alliance for Gout Awareness. What is Gout? <a href="https://goutalliance.org/what-is-gout/">https://goutalliance.org/what-is-gout/</a>

<sup>&</sup>lt;sup>2</sup> Alliance for Gout Awareness. When Gout Goes Untreated. https://goutalliance.org/resources/when-gout-goes-untreated/

<sup>&</sup>lt;sup>3</sup> Arthritis Foundation Comorbid Conditions and Gout. <a href="https://www.arthritis.org/health-wellness/about-arthritis/related-conditions/other-diseases/five-conditions-linked-with-gout">https://www.arthritis.org/health-wellness/about-arthritis/related-conditions/other-diseases/five-conditions-linked-with-gout</a>

<sup>&</sup>lt;sup>4</sup> Alliance for Gout Awareness. A Roadmap to Better Care for Gout. <a href="https://goutalliance.org/resources/a-roadmap-to-better-care-for-gout/">https://goutalliance.org/resources/a-roadmap-to-better-care-for-gout/</a>



While gout is not curable, it is treatable when approached from a holistic view of managing acute gout flares and addressing the root cause of chronic gout. Gout is a systemic disease that requires providers to utilize therapies to relieve flare symptoms and decrease the amount of uric acid in the blood. Continuous access to care is critical to ensure gout patients can successfully manage their disease. <sup>5</sup> This emphasizes the need for patients to be protected against the surprise out-of-pocket costs associated with copay accumulator programs to limit the risk of poor health outcomes.

## SB 595 Supports Treatment Accessibility and Affordability for Patients in Maryland

SB 595 protects patients against surprise out-of-pocket costs by ensuring that all payments, including those made with copay coupons, count towards patients' out-of-pocket maximums, thus supporting treatment accessibility and affordability. As a result, patients can proactively and effectively manage their condition.

On behalf of the Alliance for Gout Awareness and our membership, thank you for your leadership on this important issue and for supporting patient access. If we can provide further details or answer any questions, please reach out to Lacey Teal at <a href="mailto:leal@allianceforpatientaccess.org">leal@allianceforpatientaccess.org</a>.

Sincerely,

**Lacey Teal** 

Lacey Teal

Senior Program Associate

Alliance for Gout Awareness