



February 4, 2025

To Whom It May Concern:

Patients all over North Dakota rely on financial assistance from third parties such as drug companies and non-profits to afford their medications. This type of financial assistance is especially important to patients that have high deductible plans or plans with high out-of-pocket costs. Unfortunately, many insurers have instituted copay accumulator adjustment policies, which do not count third party assistance toward a patient’s deductible and out-of-pocket costs.

North Dakota should pass HB 1216, which would ban the use of copay accumulator adjustment programs. By passing this legislation North Dakota legislators will directly improve access to medications while sending a message that patients should come before insurance companies bottom lines.

Banning copay accumulator adjustment programs will not only ensure affordable access to medications, but when patients can afford their medications, they also have better adherence. By improving access and adherence to medications patients will see better overall health outcomes and prevent complications that could result in costlier interventions such as surgery or long hospital stays.

When patients with chronic diseases suddenly find they cannot afford their medications because their financial assistance did not count toward their out-of-pocket costs many simply forego purchasing their medications. Passing HB 1216 will significantly improve patient access to medications, especially for those most vulnerable patients with high deductible plans.

We respectfully urge you to support HB 1216.

Sincerely,

American Cancer Society Cancer Action Network
Bleeding Disorders Alliance of North Dakota
Coalition of State Rheumatology Organizations
Cystic Fibrosis Association of North Dakota

National Bleeding Disorders Foundation
North Dakota Rural Health Association
Susan G. Komen
WomenHeart Jamestown