



March 13, 2025

The Honorable Roger Marshall, M.D. (R-KS)
United States Senate
Washington, DC 20510

The Honorable Tim Kaine (D-VA)
United States Senate
Washington, DC 20510

Dear Senators Marshall and Kaine,

We are writing on behalf of the nearly 100 members of the All Copays Count Coalition (ACCC) to thank you for your leadership and commitment to protecting vulnerable patients in introducing S.864, the Help Ensure Lower Patient Copays Act (HELP Copays Act). We pledge to work with you to ensure that this common-sense, bipartisan legislation becomes law.

The ACCC represents people living with a variety of serious and chronic health conditions for whom ongoing and continuous access to treatment is essential. Despite having comprehensive insurance, many people have to navigate obstacles (e.g. prior authorization and step therapy) in order to access needed therapies. Even after they clear those hurdles, and their plan has approved their doctor-prescribed medication, patients face additional barriers in the form of skyrocketing deductibles and steep cost-sharing requirements. Charitable and drug manufacturer copay assistance programs provide a lifeline to many, making it possible for them to afford treatment. Unfortunately, however, many insurers take these assistance dollars – intended to help patients – but do not count them towards the patients’ deductibles and out-of-pocket maximums. These tactics expose patients to large and often unexpected bills that can reach thousands of dollars. Too often, such patients find they have to choose between refilling their prescription or paying for other necessities like rent or groceries.

The HELP Copays Act offers a two-part solution that will eliminate barriers to treatment for some of the most vulnerable Americans—those who live with serious, complex chronic illness—and ensure that they can afford the medically necessary, often life-saving medications prescribed by their doctors:

- The bipartisan HELP Copays Act requires health plans to count the value of drug copay assistance toward patient cost-sharing requirements. This would bring much-needed relief to financially vulnerable individuals by ensuring that all payments—whether they come directly out of a patient’s pocket or with the help of copay assistance—count towards their out-of-pocket costs.
- Your legislation also closes a loophole that allows many employer health plans to deem certain covered drugs as “non-essential,” which means that the insurer will not count any cost-sharing toward the patient’s deductible and out-of-pocket maximum. Your bill will require all private plans to count all cost-sharing for covered medications to accrue to a patient’s deductible and out-of-pocket maximum.

Copay diversion practices hurt patient access to medicines, decrease drug adherence, undermine coverage for pre-existing conditions, and even cost our health care system more money. We pledge to work with you to ensure that the HELP Copays Act becomes law, and these harmful practices end once and for all.

Sincerely,

Academy of Oncology Nurse & Patient Navigators (AONN+)
Accessia Health
AiArthritis
AIDS Foundation Chicago



Aimed Alliance
Allergy & Asthma Network
Alliance for Headache Disorders Advocacy
Alliance for Patient Access
Alliance for Women's Health and Prevention
ALS Association
American Academy of Ophthalmology
American College of Rheumatology
Arthritis Foundation
Association for Clinical Oncology
Autoimmune Association
Bleeding Disorders Alliance of North Dakota
Bleeding Disorders Foundation of North Carolina
Cancer Support Community
CancerCare
Chronic Care Policy Alliance
CLL Society
Coalition of Skin Diseases
Coalition of State Rheumatology Organizations
Community Liver Alliance
Crohn's & Colitis Foundation
Cystic Fibrosis Research Institute
Derma Care Access Network
Diabetes Patient Advocacy Coalition
Dravet Syndrome Foundation
Eastern Pennsylvania Bleeding Disorders Foundation
Epilepsy Foundation of America
EveryLife Foundation for Rare Diseases
Foundation for Sarcoidosis Research
Haystack Project
Headache & Migraine Policy Forum
HealthyWomen
Hemophilia Alliance
Hemophilia Council of California
Hemophilia Federation of America
Hereditary Angioedema Association
HIV+Hepatitis Policy Institute
Hope Charities
ICAN, International Cancer Advocacy Network
Immune Deficiency Foundation
Infusion Access Foundation
Infusion Providers Alliance
International Myeloma Foundation
Looms For Lupus
LUNGeVity Foundation
Lupus and Allied Diseases Association, Inc.
Lupus Foundation of America
MLD Foundation
National Alliance for Caregiving



National Bleeding Disorders Foundation
National Consumers League
National Eczema Association
National Infusion Center Association (NICA)
National Multiple Sclerosis Society (NMSS)
National Organization for Rare Disorders
National Psoriasis Foundation
National Scleroderma Foundation
Nevada Chronic Care Collaborative
Ovarian Cancer Research Alliance
Pacific Northwest Bleeding Disorders
PAN Foundation
Platelet Disorder Support Association
Pulmonary Hypertension Association
Spondylitis Association of America
Susan G. Komen
The AIDS Institute
The Coalition for Hemophilia B
The National Pancreas Foundation
Triage Cancer
United Ostomy Associations of America
Virginia Hemophilia Foundation
wAIHA Warriors
Western Pennsylvania Bleeding Disorders Foundation