New York has a strong record in leading the nation in providing access to affordable health coverage. Despite the strides the state has made in expanding coverage, many New Yorkers still face hardship when faced with prescription drug costs.

New Yorkers and others throughout the world are experiencing hardship in dealing with the COVID-19 pandemic crisis. Chronically ill patients face the additional challenge of being able to afford and access their medication and care.

Copay assistance programs can give patients access to a lifesaving medication they may otherwise not be able to afford. **Copay accumulators make it more challenging for patients to afford their medication.**

Copay accumulators are a relatively new insurance benefit design being adopted by some insurance plans. **Copay accumulators prevent patients from using a copay card or coupon to cover their out of pocket expenses.**

Under this design, when a patient uses a copay coupon or card, the health plan receives the payment from the card or coupon, yet the amount of the support provided by the coupon/card does NOT count toward the patient’s maximum out of pocket limit.

This unfair design can be especially challenging for patients that have health insurance plans with high deductible or high copayment requirements.

We strongly urge the adoption of S5299 / A1741 to end this practice and assist all patients with out of pocket expenses.