

# HAYSTACK PROJECT

## The Voices of Rare & Ultra Rare

### Copay Accumulators

Many privately insured patients who cannot afford their copayments or coinsurance are often able to benefit from copay assistance programs - copay coupons offered by drug manufacturers to help offset the cost of prescriptions. These assistance programs are intended to help limit patients' out-of-pocket costs in two ways. First, they reduce the amount a patient pays at the pharmacy counter when they fill their prescription. Second, the value of the coupon may also be applied to a patient's annual cost-sharing requirement, like deductibles.

#### With Copay Accumulator

Patient uses manufacturer coupon each time

Patient cost-sharing remains the original amount

#### Without Copay Accumulator

Patient uses manufacturer coupon each time

Patient cost-sharing reduced by amount of coupon

### Haystack Project opposes copay accumulator programs, as they are not good for patients with rare and ultra-rare diseases

Some health plans restrict the use of copay coupons toward deductibles by implementing copay accumulator programs, also called adjustments. When a patient's health plan uses a copay adjustment program, also known as a copay accumulator or maximizer program, it restricts a manufacturer's assistance coupon from counting toward a patient's annual out-of-pocket maximums. When the value of the coupon is exhausted at the pharmacy counter, the patient must cover the full amount of his or her annual cost-sharing requirement before plan benefits kick in.

#### States That Have Enacted Laws To Address Copay Accumulator Programs

Arizona  
Arkansas  
Connecticut  
Georgia  
Illinois  
Kentucky  
Louisiana  
North Carolina  
Oklahoma  
Puerto Rico  
Virginia  
West Virginia

### Help Ensure Lower Patient (HELP) Copays Act (H.R. 5801) requires insurance companies to apply coupons towards the cost-sharing requirements.

See:  
<https://www.ncsl.org/research/health/copayment-adjustment-programs.aspx>  
<https://aimedalliance.org/wp-content/uploads/2021/12/IRSs-2004-Notice-Should-Not-Prevent-Copay-Accumulator-Reform.pdf>