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BIPARTISAN SEN. JACQUE BILL WOULD HELP CONTROL MEDICINE COSTS
"All Copays Count" applies discounts and other assistance toward patients' out-of-pocket costs

MADISON... Patients would receive protections from rising health care costs by ensuring that health plans count copay assistance toward a patient's maximum out-of-pocket cost or annual deductible, under bipartisan legislation introduced today by a Northeast Wisconsin lawmaker.

State Sen. André Jacque (R-De Pere), co-author of the "All Copays Count" measure with area Rep. Paul Tittl, said copay assistance programs often act as a lifeline to help patients afford specialty medications they need to treat serious health conditions. Sixteen other states have already enacted such protections.

"Just when patients think they've reached their out-of-pocket limit, insurers and benefit managers keep moving the goalposts, and folks wind up paying more," Sen. Jacque said. "For someone suffering from a complex disease, the financial hit is especially hard, leaving them to choose between groceries, utilities and mortgage payments - and the prescription medications that keep their condition under control."

Sen. Jacque said that, in 2020, the average deductible for single coverage was $1,364, which is a 364% increase from 2006. Over the past five years, the percentage of covered workers with a general annual deductible of $1,000 or more for single coverage has grown from 23% to 57%. Further, in 2020 more than one in four covered workers was enrolled in a plan with a deductible of $2,000 or more.

"Many of these patients rely on copay coupons and vouchers to afford their prescribed treatments at the pharmacy counter," Sen. Jacque said. "Insurers should not have the power to prevent that copay assistance from counting toward their out-of-pocket expense or deductible."

Sen. Jacque's All Copays Count bill would ensure that the copay assistance programs patients use to afford their medications count toward their out-of-pocket costs. It would also close the loophole that allows insurers to define prescription drugs as non-essential and therefore not eligible to count toward their deductible. At the same time, under this initiative Wisconsin insurers would retain flexibility with their plans, while making sure patients can continue to afford the medications they need.

"If you have cancer, epilepsy or any other serious health condition, the last thing you should have to worry about is whether you've met your deductible," Sen. Jacque said. "This bill is about giving patients peace of mind that they can pay for their prescriptions."

Senator André Jacque represents Northeast Wisconsin's First Senate District, consisting of Door and Kewaunee Counties and portions of Brown, Calumet, Manitowoc, and Outagamie counties.

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