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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 "All Copays Count" legislation I introduced with several of my colleagues earlier this session.

Amid nationwide inflation, health plans have increasingly shifted costs to patients and created barriers between individuals and the medications on which they rely. For advocates of Wisconsin patients and the providers who care for them, this bill is a clear solution to help those individuals afford the critical medications their physicians prescribe to them to manage their health.

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. 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.

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. Insurers should not have the power to prevent that copay assistance from counting toward their out-of-pocket expense or deductible. If patients can't afford their medications, they may choose to skip doses or stop treatment altogether, which can lead to increased costs in the overall healthcare system. And worse.

The All Copays Count legislation 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. "All Copays Count" 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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