February 5, 2025

The Honorable Mike Klimesh
Senate Health and Human Services
Committee Chair
Iowa State Capitol
Des Moines, IA 50319

The Honorable Annette Sweeney
Senate Health and Human Services
Iowa State Capitol
Des Moines, IA 50319

The Honorable Trone Garriott
Senate Health and Human Services
Iowa State Capitol
Des Moines, IA 50319

RE: Bill SSB 1074 – Copay Accumulator Reform

Members of the Senate Health and Human Services Committee,

On behalf of the Movement Disorders Policy Coalition, I am writing in support of Bill SSB 1074. We are supportive of this bill as a whole, which aims to reform the expanding role pharmacy benefit managers in drug pricing. We would like to emphasize the importance of the cost-sharing provision. This legislation is critical to ensuring that patients in Iowa – including those with movement disorders – can utilize copay coupons to afford the medications they need while being protected against surprise out-of-pocket costs.

The Movement Disorders Policy Coalition (MDPC) serves as a platform from which stakeholders, including health care providers and patients, can provide input on policy decisions impacting patient-centered care for those living with movement disorders. As a coalition of stakeholder groups across the movement disorders space, MDPC advocates at the federal, state, and health plan levels for key health reforms that increase access to personalized care for patients with movement disorders including Parkinson's disease, essential tremor, tardive dyskinesia, Tourette Syndrome, dystonia, ataxia and Huntington's disease.

For patients in commercial health plans, copay coupons can be vital in affording their medications. These copay coupons provide payment toward the prescription cost-sharing requirements patients manage, allowing patients to access their medications and contribute toward their annual deductible, or out-of-pocket cost limit. However, a now common insurance practice called "copay accumulator programs" limits copay coupons' benefit for patients. Insurance companies will still accept the coupon payment, but the copay accumulator program disallows copay coupon payments from contributing to a patient's annual deductible, which can lead to surprise out-of-pocket costs.

The increased cost to movement disorder and other patients as a result of copay accumulator programs can be detrimental to the health and well-being of patients. These surprise out-of-pocket costs can force patients to ration or discontinue their medications and treatments, leading to new or worsening symptoms, new side effects, and increased physician visits. In addition to

being dangerous, this places an undue burden on patients who are already managing complex and/or severe movement disorders which can lead to worsening mental health.

Bill SSB 1074 will protect affordability and accessibility by ensuring that all payments made on behalf of an insurance plan member, including those payments made using a copay coupon, are counted toward that patient's out-of-pocket maximum. Most notably, this protects patients, including those with movement disorders, by ensuring access to the medication they need – without fear of surprise out-of-pocket costs.

On behalf of the Movement Disorders Policy Coalition and our membership, thank you for your leadership on this important issue. If we can provide further details or answer any questions, please reach out to Stephanie Hu at shu@allianceforpatientaccess.org.

Sincerely,

Stephanie Hu
Director
Movement Disorders Policy Coalition