



**Written Testimony Supporting LD 1783**  
**Submitted to the Committee on Health Coverage, Insurance and Financial Services**  
**January 11, 2021**  
**By Susan G. Komen®**

Senator Sanborn, Representative Tepler and members of the Health Care and Insurance and Financial Services Committee, my name is Angelica Katz and I am the Northeast Regional Manager of State Policy & Advocacy at Susan G. Komen®. I am here today to offer testimony in support of LD 1783, as we believe this legislation is critical in reducing cost barriers to care for our patients in Maine and will ensure all expenses made by or on behalf of a patient count toward their cost sharing requirements and insurers.

Komen is the world's leading nonprofit breast cancer organization representing the millions of people who have been diagnosed with breast cancer. Komen has an unmatched, comprehensive 360-degree approach to fighting this disease across all fronts—we advocate for patients, drive research breakthroughs, improve access to high quality care, offer direct patient support and empower people with trustworthy information. Komen is committed to supporting those affected by breast cancer today, while tirelessly searching for tomorrow's cures. We advocate on behalf of the estimated 1,430 people in Maine who were diagnosed with breast cancer and the more than 190 who died from this disease in 2021.<sup>1</sup>

Recently, many health insurers and Pharmacy Benefit Managers (PBMs) have instituted “copay accumulator programs”, which prevent copay assistance, from drug manufacturers or nonprofits, from counting towards a patient's cost sharing requirements. Unfortunately, this creates a significant financial strain and delay in healthcare treatment for patients. Moreover, these accumulator programs are harmful to patients because most do not even know about the program until it's too late and then they're hit with a bill for hundreds or thousands of dollars in prescription costs.

According to a recent study of claims data, a vast majority of copay assistance is used for treatments that do not have a generic alternative leaving patients without a more affordable option.<sup>2</sup> Meaning, many patients who rely on copay assistance programs to assist with the high out of pocket costs of their drugs will not have another option to access their prescription and will have to either delay or forgo treatment all together.

As mentioned, many patients find out when it's too late and then are hit with a surprise bill for out-of-pocket costs. Studies show that patients are far more likely to abandon their treatment when out-of-pocket costs exceed \$100.<sup>3</sup> This amount would put Mainers in a position to have to choose between

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<sup>1</sup> Cancer Facts & Figures 2021, American Cancer Society, 2021, [www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2021/cancer-facts-and-figures-2021.pdf](http://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2021/cancer-facts-and-figures-2021.pdf)

<sup>2</sup> IQVIA. An Evaluation of Co-Pay Card Utilization in Brands after Generic Competitor Launch. <https://www.iqvia.com/locations/united-states/library/fact-sheets/evaluation-of-co-pay-card-utilization>

<sup>3</sup> Gleason PP, Starnes CI, Gunderson BW, Schafer JA, Sarraf HS. Association of prescription abandonment with cost share for high-cost specialty pharmacy medications. J Manag Care Pharm. 2009;15(8):648-658. doi:10.18553/jmcp.2009.15.8.648

putting food on the table or paying for their life-saving treatment, further stressing families struggling financially during the COVID19 pandemic.

As committed partners in the fight against breast cancer and health equity, we know how deeply important it is for Mainers to receive necessary treatments. Twelve states have already passed similar legislation including; Arkansas, Arizona, Connecticut, Georgia, Illinois, Kentucky, Louisiana, North Carolina, Oklahoma, Tennessee, Virginia and West Virginia. We urge Maine to be the next state to protect patients and ensure they are not unfairly punished for using copay assistance to help with high out-of-pocket costs.

For these reasons, on behalf of our patients, we strongly urge you to vote to pass LD1783.

**Thank you for your consideration.**