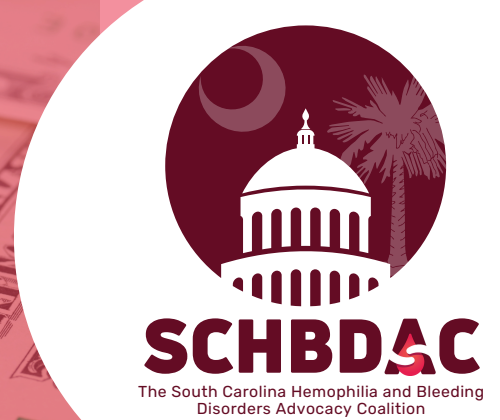


Protecting Patient Assistance

We Need South Carolina To Act Now and Pass Bipartisan Legislation



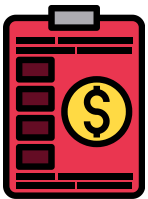
PATIENTS in South Carolina often rely on copay assistance to afford their medications. However, health insurers and pharmacy benefit managers (PBMs) are using the assistance to reduce their own costs while placing an extreme financial burden on patients, often forcing them to forgo the treatment they need.



SOUTH CAROLINA must ensure that patient assistance goes to patients, not insurers. Stop insurance companies from receiving two deductibles by implementing copay accumulator adjuster programs.



COPAY ASSISTANCE is provided by drug manufacturers, charitable foundations and other third parties to help patients pay for their prescriptions, enabling them to afford medications that they would otherwise not have access to.



COPAY ACCUMULATORS are programs through which health plans and pharmacy benefit managers (PBMs) prevent copay assistance given to patients from counting towards their deductible and maximum out-of-pocket costs. As a result, insurers receive twice, and sometimes more, their share for each prescription, first from patients' copay assistance and again from patients' out-of-pocket funds once the copay assistance is maximized and their deductible is deemed to have not been met.



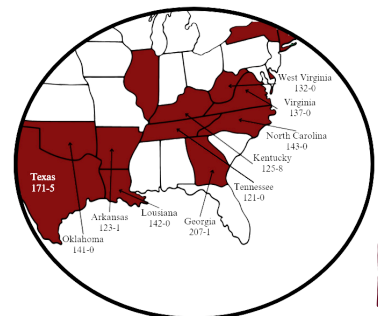
INSURERS are preventing access to medications that for many patients are the only available option to treat their disease.



ACTION is needed to protect patient assistance by banning the use of Copay Accumulators, Maximizer Programs, and Alternative Funding Programs, and requiring health insurers and PBMs to apply **any amount paid**, regardless of the source, to the patient's deductible or out-of-pocket maximum.

A total of 21 states, DC and Puerto Rico have already banned copay accumulators. South Carolina must act next to protect the most vulnerable patients.

Support for "All Copays Count"

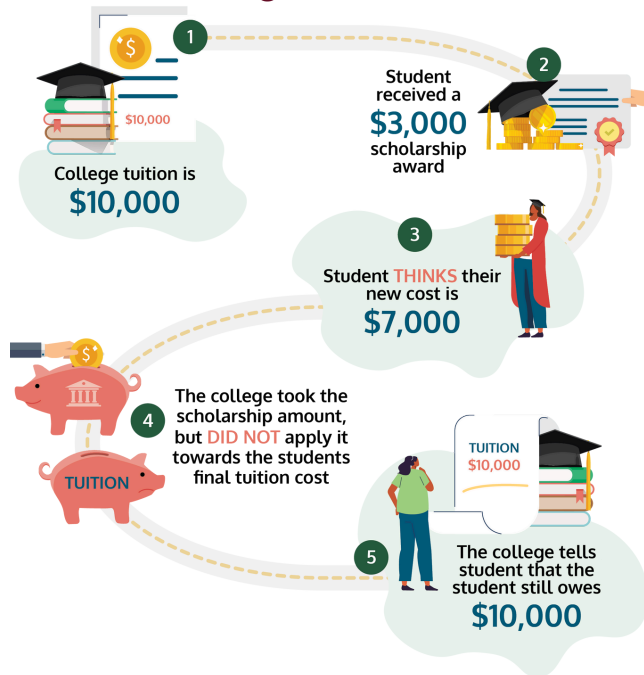


FLIP ME

The South Carolina Hemophilia and Bleeding Disorders Advocacy Coalition is a coalition of community-based bleeding disorders national and state organizations, and patient advocacy groups concerned about the devastating impact that the use of copay accumulators has on the most vulnerable patients, including underinsured individuals and patients with chronic conditions who rely on multiple medications to manage their illness. The SCHBDAC mission is to empower the Hemophilia and Bleeding Disorders Community in South Carolina to speak to public and private decision-makers about improving Access to Quality and Affordable Health Care and Treatment.

Copay Accumulator Practices are DETRIMENTAL to Patient Treatment, Access, Affordability, and Care

Imagine if this same practice was applied to college tuition...

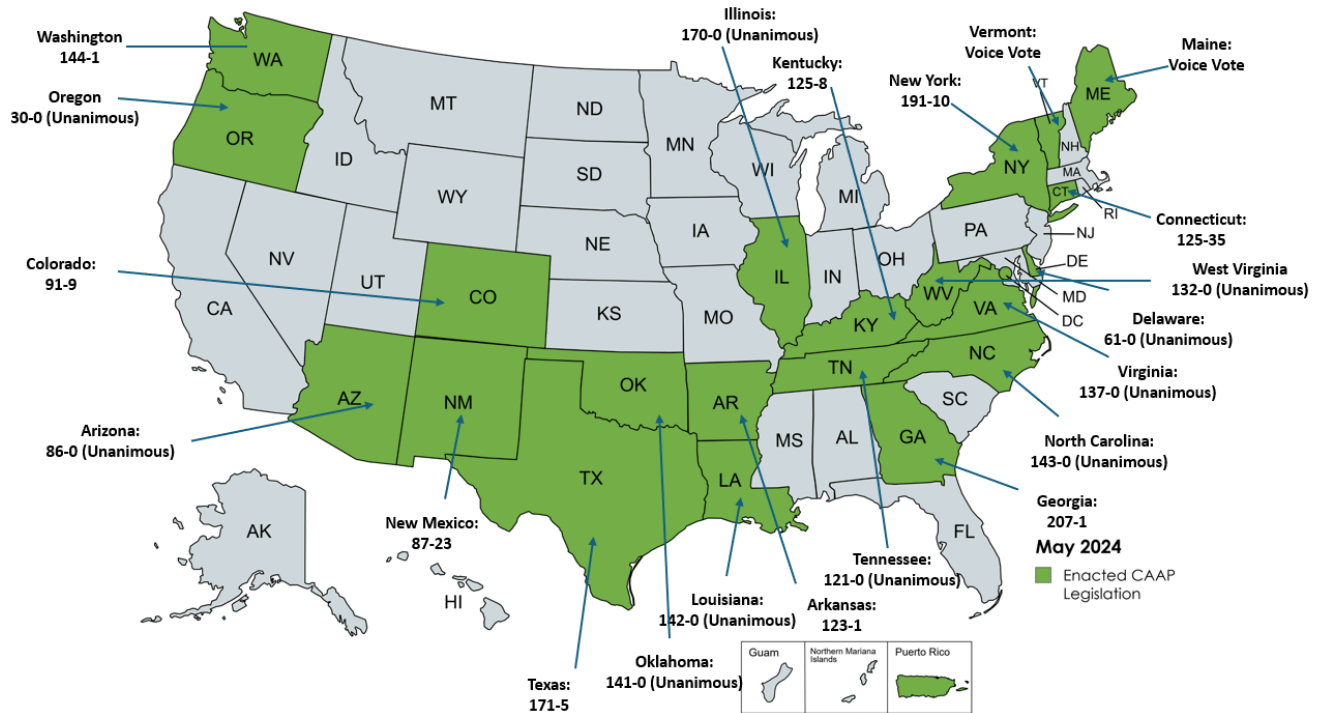


Facts About Bleeding Disorders

- There are currently **no generic prescription drugs available for bleeding disorders** (hemophilia, von willebrand disease, platelet disorders, etc.)
- **The Average Out-Of-Pocket cost for clotting factor for a person living with severe hemophilia is roughly \$300,000/year.** ¹
- The average hemophilia patient incurs tens of thousands of dollars in medical expenses monthly.
- Patients living with vonWillebrand Disease have only 3 options available to them currently when it comes to prescription drugs, **none of these are generic.**
- Preventative care treatment (prophylactic treatment with clotting factor) is effective in reducing total bleeding, and target joint bleeding, thus **preventing patients from seeking care in the Emergency Department or Hospital settings.**
- Mortality rates and hospitalization rates for bleeding complications from hemophilia were **40% lower** among people who received care in hemophilia treatment centers than among those who did not receive this care. ²

¹ [Hemophilia.org](https://www.hemophilia.org/advocacy/state-priorities/patient-out-of-pocket-expenses) <https://www.hemophilia.org/advocacy/state-priorities/patient-out-of-pocket-expenses>
² [CDC.org](https://www.cdc.gov/ncbddd/hemophilia/data.html) <https://www.cdc.gov/ncbddd/hemophilia/data.html>

Near Unanimous Support for Making “All Copays Count”



Bleeding Disorders Patient Advocacy Groups In Support of this Legislation

