

South Carolina

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According to 2025 reports, 85.7% of marketplace plans in SOUTH CAROLINA have copay accumulator adjustment policies that harm patients.

In 2025, South Carolina received an F because Ambetter from Absolute Total Care, BlueCross BlueShield of South Carolina, Molina Healthcare, InStil Health, and United Healthcare all have copay accumulator adjustment policies. In 2026, these plans continue to use copay accumulators, with First Choice Next (Select Health) added to the list.

Today, Patient Assistance Programs Are More Important Than Ever

The Issue

- Copay accumulator adjustment policies undermine critical patient protections.
- These policies make it harder for individuals with chronic illnesses to afford **necessary medications that have no generic options.**
- Health insurance companies and PBMs collect copay assistance payments on behalf of enrollees.
- **Payments are not credited toward the enrollee's annual deductible or out-of-pocket maximum.**

The Solution

- South Carolina legislators can protect residents with chronic illnesses by **joining the current 25 states (Texas, Virginia and neighboring South Eastern states)** that have passed legislation to prohibit harmful copay accumulator and maximizer policies.
- Legislation would ensure protections for individuals covered by **state-regulated insurance plans.**
- South Carolina regulators and policymakers need to ensure that patients are protected by banning accumulator adjustor programs, maximizers and alternative funding programs from **state-regulated insurance plans.**

Current Legislation

SC House Bill 3934

Labor, Commerce and Industry

Co-Sponsors:

Representative Kevin Hardee (R-105)

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Representative Carla Schuessler (R-61)

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SC Senate Bill 330

Banking and Insurance

Sponsor:

Senator Mike Gambrell (R-4)

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Read the full report at www.theaidsinstitute.org/copays/TAI-copay-report-2025.

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