

January 23, 2024

The Honorable Greg Razer  
State Senator  
330 201 W. Capitol Ave.  
Jefferson City, MO 65101

**Re: Please Support Senate Bill 844 - Requires any amount paid on behalf of a health benefit plan enrollee to count toward the enrollee's cost-sharing.**

Senator Razer:

On behalf of the Association of Women in Rheumatology (AWIR) and members from the Missouri Local Chapter, I am writing to ask for your full support regarding Senate Bill 844.

AWIR is dedicated to promoting the science and practice of Rheumatology, fostering the advancement and education of women in Rheumatology, and advocating access to the highest quality health care, and management of patients with Rheumatic diseases.

Health plans and PBMs have recently begun adopting "accumulator adjustment programs," which place untenable financial burdens on patients that threaten access to care and safety. These accumulator adjustment programs prevent the value of co-pay assistance from being applied towards a patient's deductible as an out-of-pocket expense.

Insurers are pocketing the value of a patient's co-pay assistance, in addition to the full deductible value from the patient. This has made it difficult for patients to meet their annual deductibles or relevant out-of-pocket maximums that allow them to afford otherwise financially inaccessible drugs.

Most patients will not be able to afford their medication once the co-pay card benefit is exhausted - resulting in otherwise stable patients discontinuing their treatments and leading to negative health outcomes. Patients should not be punished by forcing them to choose between severe health consequences, or severe financial consequences.

This financial burden only exacerbates the prescription drug access problem in the minority patient community. To address the issue, 19 states have passed accumulator adjustment program ban laws, which ensure patient copay assistance programs work the way they were intended to do so.

Again, we request full support Senate Bill 844 and thank you for your willingness to consider supporting this critical legislation.

Respectfully,

Gwenesta Melton, MD  
Vice President  
AWIR

Stephanie Ott, MD  
Advocacy Co-Chair  
AWIR

Sona Kamat, MD  
Missouri Local Chapter Leader  
AWIR