

From: [Rob Gundermann](#)
To: [ETF SMB Board Feedback](#)
Subject: Copay Accumulators
Date: Wednesday, March 29, 2023 1:01:33 PM
Attachments: [WI ACCC Letter to Group Insurance Board \(GIB\) \(Navitus Program\).pdf](#)

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Please find attached our position on Copay Accumulators.

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Robert M. Gundermann

President and CEO

Coalition of Wisconsin Aging & Health Groups

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March 27, 2023

Group Insurance Board
c/o Board Liaison
Wisconsin Department of Employee Trust Funds
PO Box 7931
Madison, WI 53707-7931

RE: Oppose Implementation of Navitus' Copay-Max Plus Program to Protect Wisconsin Patients

Members of the Group Insurance Board (GIB):

On behalf of the *Wisconsin All Copays Count* Coalition, which comprises nearly 50 Wisconsin and national non-profit advocacy organizations that represent diverse patient and provider communities, we write to express our sincere concerns with the Navitus' Copay-Max Plus Program that the Group Insurance Board (GIB) is considering as part of proposed 2024 benefit changes for state employees and retirees. This program would threaten prescription drug affordability and access for vulnerable patients across our great state and build upon the harmful practices that Wisconsin health plans and pharmacy benefit managers (PBMs) use to degrade copay assistance.

The *Wisconsin All Copays Count* Coalition urges members of the GIB to oppose implementation of Navitus' Copay-Max Plus Program in the 2024 state employee and retiree health plans in order to protect Wisconsin patients.

Navitus' Copay-Max Plus Program takes advantage of drug manufacturer coupons and copay assistance programs applied to many high-cost drugs at the expense of patients. Under the proposed program, amounts paid by drug manufacturers on a patient's behalf, such as copay assistance, will not count toward a patient's annual out-of-pocket cost limit. Instead, only the payments made directly by the patient will count toward their deductibles. This policy is detrimental to patient communities across the state who depend on copay assistance to adhere to their prescription medications and manage their health. It's a bottom line win for Navitus and a break-the-bank policy for patients.

Patients rely on copay assistance to access their medically-necessary medications, especially where no generic alternatives exist for their condition. Yet in Wisconsin, nothing stops insurance plans and pharmacy benefit managers (PBMs) from implementing "copay accumulator policies," such as the Copay-Max Plus Program, that don't count the value of copay assistance towards patients' annual deductible or out-of-pocket cost responsibilities. In this scenario, insurers still collect the financial assistance intended for patients at the pharmacy counter and redirect that financial assistance to themselves, essentially double dipping into financial assistance meant for patients in need. When patients cannot afford their medications, they often skip doses or abandon treatment entirely, worsening individual health outcomes and increasing overall health care system costs.

This March, bipartisan members of the Wisconsin legislature introduced the All Copays Count legislation AB 103 and SB 100 to improve patient access and affordability to prescription medications. This legislation will ensure health plans and PBMs in Wisconsin count the value of copay assistance towards patient out-of-pocket cost responsibilities. In February, Governor Tony Evers included this critical "All



Copays Count” legislation in his 2023-2025 Executive Budget Bill, highlighting the importance of copay assistance. The Copay-Max Plus Program directly contrasts the Governor’s proposal and the bipartisan legislation that has the support of 42 sponsors in the legislature and nearly 50 patient and provider advocacy groups.

The *Wisconsin All Copays Count* Coalition encourages members of the GIB to oppose implementation of Navitus’ Copay-Max Plus Program in the 2024 state employee and retiree health plans and stand with patients and their physicians in helping those with chronic and complex conditions access the treatments they need to live a healthy and productive life.

Thank you for your leadership and continued commitment to Wisconsin communities.

Sincerely,

Rob Gundermann
President & CEO, Coalition of Wisconsin Aging & Health Groups
Lead Member, *Wisconsin All Copays Count* Coalition

About the *Wisconsin All Copays Count* Coalition:

The *Wisconsin All Copays Count* Coalition is comprised of over forty national and Wisconsin-based patient, provider, and physician groups serving the interests of patients with chronic and serious health conditions that rely on copay assistance to access critical medications.

Coalition members include Allergy & Asthma Network, ALS Association, Alzheimer's Association, American Association of Clinical Urologists, Inc. (AACU), American Cancer Society - Cancer Action Network, American Diabetes Association, American Kidney Fund, American Medical Association (AMA), Arthritis Foundation, Association for Clinical Oncology (ASCO), Autoimmune Association, BioForward Wisconsin, Coalition of State Rheumatology Organizations (CSRO), Coalition of Wisconsin Aging & Health Groups (CWAG), Community Liver Alliance (CLA), Gaucher Community Alliance (GCA), Great Lakes Hemophilia Foundation, Hemophilia Federation of America (HFA), HIV+HEP Policy Institute, Infusion Access Foundation, ICAN, International Cancer Advocacy Network, International Foundation for Autoimmune & Autoinflammatory Arthritis (IFAA), Little Hercules Foundation, Lupus and Allied Diseases Association, Inc., Lupus Foundation of America, National Eczema Association, National Hemophilia Foundation, National Infusion Center Association (NICA), National Multiple Sclerosis Society, National Psoriasis Foundation, Prevent Blindness Wisconsin, Pulmonary Hypertension Association (PHA), Sixteenth Street, Spondylitis Association of America, Susan G. Komen, Vivent Health, Wisconsin Association of Hematology and Oncology, Wisconsin Association of Osteopathic Physicians & Surgeons, Wisconsin Medical Society, Wisconsin Nurses Association (WNA), Wisconsin Primary Health Care Association, and Wisconsin Rheumatology Association (WRA).

More information about copay accumulators and the *Wisconsin All Copays Count* Coalition can be found at: <https://www.wi4patients.com>.



STATE OF WISCONSIN
Department of Employee Trust Funds
A. John Voelker
SECRETARY

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April 20, 2023

Robert Gundermann
gundermann@cwag.org

Dear Robert Gundermann:

Thank you for your correspondence to the Group Insurance Board (Board).

Department of Employee Trust Funds (ETF) staff are currently reviewing the "[2024 Preliminary Agreement and Benefit Changes](#)" that were presented to the Board during the February 22, 2023, meeting.

Staff will present their final recommendations to the Board for action at the May 17, 2023, meeting. The May meeting agenda and materials will be posted to the "[Group Insurance Board Meeting Agendas and Materials](#)" ETF webpage closer to the meeting date.

Again, thank you for your correspondence.

Sincerely,

Tricia Sieg, Pharmacy Benefits Program Manager
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