

**From:** [REDACTED]  
**Subject:** [ETF SMB Board Feedback](#)  
**Date:** Oppose Implementation of Navitus' Copay-Max Plus Program  
Wednesday, May 17, 2023 11:55:34 AM  
**Attachments:** [Jt letter WI Copay-Max plan 2023-05-16.pdf](#)

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Wisconsin Group Insurance Board,

Please accept these comments regarding the Board's proposal to implement a copay maximizer program on Wisconsin state employees.

Bill Robie



**Bill Robie (He, Him, His)**  
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For nearly 75 years, The National Hemophilia Foundation (NHF) has championed research, education, and advocacy for inheritable blood disorders. NHF is dedicated to finding better treatments, preventative measures, and cures for inheritable blood disorders. Founded by patients in 1948, NHF's impactful programs and initiatives are made possible through the support of a nationwide network of chapters, as well as individuals, partners, and a cooperative agreement with the Centers for Disease Control and Prevention (CDC). Learn more at [www.hemophilia.org](http://www.hemophilia.org).

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Think before you print.



May 16, 2023

Governor Tony Evers  
115 East, State Capitol  
Madison WI 53702

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

Dear Governor Evers,

On behalf of Great Lakes Hemophilia Foundation (GLHF), Hemophilia Federation of America (HFA), and the National Hemophilia Foundation (NHF), 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 Wisconsin state employees and retirees. This program would threaten prescription drug affordability and access for vulnerable individuals with bleeding disorders across the state and build upon the harmful practices that some health plans and pharmacy benefit managers (PBMs) use to degrade copay assistance.

We appreciate your leadership on prescription drug affordability and your recognition of the predatory nature of these accumulator programs. We are grateful that you have included legislation in all three of your budgets to ban copay accumulator programs - which is why we are concerned and confused that one of your cabinet agencies is seeking to implement such a program to the detriment of state employees and retirees.

**GLHF, HFA, and NHF urge your administration to publicly oppose implementation of Navitus' Copay-Max Plus Program in the 2024 state employee and retiree health plans in order to protect Wisconsinites who live with inherited bleeding disorders.**

Patients with bleeding disorders have complex and lifelong medical needs. They depend on ongoing use of prescription medications (infused clotting factor or injectable factor mimetics) to treat or avoid painful bleeding episodes that can lead to advanced medical issues.<sup>1</sup> Current treatment and care are highly effective and allow individuals to lead healthy and productive lives. However, treatment is also extremely expensive, costing anywhere from \$300,000 to \$1 million or more per year, depending on the severity of the disorder and whether complications such as an inhibitor are present. Consequently, many in the bleeding disorders community rely on patient copay assistance programs to help defray the cost-sharing associated with their life-saving medications.

But patients' ability to adhere to their lifesaving treatment regimens is under threat in Wisconsin from payer "copay maximizer policies," such as the Copay-Max Plus Program. Under the proposed Copay-Max program, the health plan determines the patient's copay based on the maximum amount of manufacturer copay assistance available to them, rather than on the list or net price of the medication. Enrollees may then be required to enroll in copay assistance in order to gain access to needed medication. By implementing this policy, the health plan receives the entire possible amount of copay assistance, but this copay assistance does not count towards the individual's deductible or annual out-of-pocket limit, meaning the patient does not receive the intended benefit of the assistance.

There are no rules governing how copay maximizers are structured, and health plans can change them at will. The use of maximizer programs has also led to some health plans adopting a more aggressive definition of essential health benefits (EHBs), in order to maximize the patient's copay assistance. When insurers create barriers to treatment access, patients

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<sup>1</sup> Gene therapy for hemophilia may eventually reduce or eliminate the need for ongoing factor replacement, but that is many years off for the overwhelming majority of patients, notwithstanding the FDA's approval of a first gene therapy for Factor IX deficiency in November 2022.

often skip doses or abandon treatment entirely, worsening individual health outcomes and increasing overall health care system costs.

In addition to the “All Copays Count” language you introduced in the budget (AB 43 and SB 70), this March, a bipartisan coalition of nearly 50 Wisconsin lawmakers introduced the “All Copays Count” legislation (AB 103 and SB 100) to improve patient access and affordability to prescription medications. **The Copay-Max Plus Program conflicts with your proposal and this bipartisan legislation supported by the four dozen patient and provider advocacy groups that make up the *Wisconsin All Copays Count Coalition*.**

GLHF, HFA, and NHF encourage your administration to publicly oppose implementation of Navitus’ Copay-Max Plus Program in the 2024 state employee and retiree health plans. Please stand with patients and their physicians in helping Wisconsinites with bleeding disorders and other chronic and complex conditions access the treatments they need to live a healthy and productive life.

Thank you for your leadership.

Sincerely,



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**About us:**

GLHF is a non-profit organization that educates, supports, and advocates for the bleeding disorders community of Wisconsin. HFA and NHF are non-profit organizations representing individuals with bleeding disorders nationwide. Our missions are to ensure that persons with inherited bleeding disorders such as hemophilia have timely access to quality medical care, therapies, and services, regardless of their financial circumstances or place of residence.

All three of our organizations belong to the *Wisconsin All Copays Count Coalition*. Information about the coalition and additional facts about copay maximizer policies can be found at: <https://www.wi4patients.com>.