

Prescription Drug Copay Assistance and Accumulator Adjustment



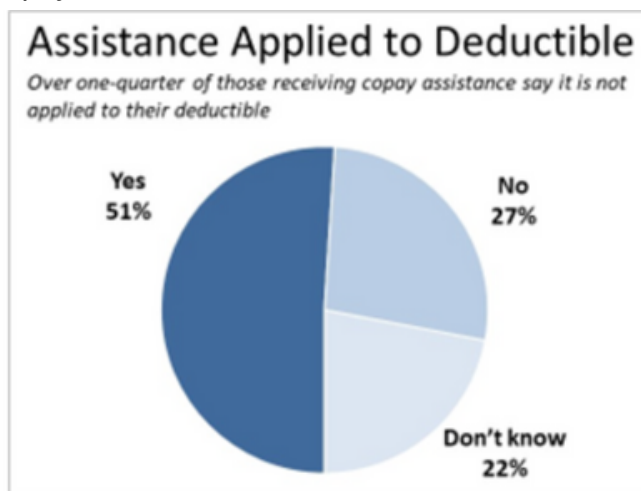
Many individuals with cancer and survivors of cancer have difficulty affording the cost of their prescription drugs. This is especially true for newer drugs – including cancer drugs – that do not yet have a generic equivalent. To help temper high prescription costs, many of these individuals receive copay assistance offered through manufacturer programs and charitable patient assistance programs.

Manufacturer programs and charitable patient assistance programs help many cancer patients afford their medications. A patient assistance program’s financial support can give patients access to a life-saving drug that they otherwise could not afford. And many of the programs exist for drugs without generic alternatives.

Copay accumulator adjustments are a relatively new insurance practice. These programs allow the enrollee to use copay assistance, but the amount of the support does not count towards the enrollee’s out-of-pocket cost obligations like meeting their deductible. Only the funds spent directly by the enrollee count, leaving patients with significant and surprise costs.

A May 2022 survey¹ conducted by the American Cancer Society Cancer Action Network (ACS CAN) explores cancer patients’ and survivors’ experiences and perspectives on copay assistance and found:

- Prescription drug costs are a challenge for nearly one-third of cancer patients and survivors (31%), with one-fifth having skipped or delayed taking prescribed medications due to costs.
- Those who have enrolled in copay assistance programs agree that the assistance provides access to medication through the program that they otherwise couldn’t afford (83%), while some who were unable to enroll reported declining treatment (8%) or going into debt to cover their prescription drug costs (18%).
- Over a quarter (27%) of those who enrolled report that the assistance they received was not applied to their deductible or other out-of-pocket cost requirements and another 22% were unsure.
- The negative impacts of not being able to benefit from a copay assistance program are even greater among some patient populations, with over one-quarter of Black, Hispanic, and Asian cancer patients and survivors reporting they have declined treatment due to cost after finding they were unable to enroll in a copay assistance program.



ACS CAN supports legislation to restrict the use of copay accumulator adjustment programs.

¹ American Cancer Society Cancer Action Network Survivor Views Survey fielded May 16-26, 2022. <https://www.fightcancer.org/survivor-views>.