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February 8, 2021

The Honorable Paul G. Pinsky, Chair
Senate Education, Health, and Environmental Affairs Committee
Maryland General Assembly
Annapolis, MD

Support for SB290/HB167 – Health Insurance - Out-of-Pocket Maximums and Cost-Sharing Requirements - Calculation

Dear Chairman Pinsky and Members of the Committee,

Allergy & Asthma Network, a national nonprofit dedicated to protecting and improving the health of people with allergies, asthma and related conditions, supports SB290/HB167, which requires all payments made by patients, either directly or on their behalf, be counted toward their deductibles or out-of-pocket maximums. There are many people living with asthma and severe allergies who are not able to afford medications prescribed by their doctors to manage their chronic conditions and maintain health. The COVID-19 pandemic has only exacerbated the financial strain that high-cost treatments put on patients and their families as people with asthma, COPD and other chronic respiratory diseases are at greater risk for complications if they are diagnosed with this novel strain of coronavirus.

Insurers are increasingly implementing copay accumulator programs which allow patients to access and pay for high-cost prescription drugs but do not apply their value toward a patient's deductible or out-of-pocket costs. This is particularly concerning when there is no generic alternative for medications, which is the case for most drugs used to treat chronic illnesses. In these cases, failing to count co-pay coupons toward a patient's deductible leaves the patient with no affordable coverage option. Many must choose between the financial burden of covering these unexpected costs or not using their needed medications. Solutions that will make prescription drugs affordable is critical and SB290/HB167 will help Marylanders access their treatments through the help of copay assistance.

Thank you for your attention to this matter. If you have any questions, please contact me or our Director of Advocacy and Maryland resident Charmayne Anderson at 800-878-4403. Learn more about the Network at AllergyAsthmaNetwork.org.

Sincerely,

A handwritten signature in black ink that reads "Tonya A. Winders". The signature is written in a cursive, flowing style.

Tonya Winders
President and CEO

Cc: The Honorable Shane E. Pendergrass, Chair, House Health and Government Operations Committee