



**National
Multiple Sclerosis
Society**

POSITION STATEMENT

Support H.953/S.609

Copay accumulators can shift costs and jeopardize access to care for people living with MS. The National MS Society supports policies that allow copay assistance to count towards a person's deductible.

BACKGROUND

Copay Accumulator Adjustment Programs are practices that some pharmacy benefit managers and insurers are using to prohibit financial third-party copay assistance from counting towards annual deductibles or maximum out-of-pocket costs.

- People living with MS often face a high deductible and cost-sharing burdens and are responsible for thousands of dollars in out-of-pocket costs—even with health insurance.
- Because patients are responsible for all their health care costs until their annual deductible is met, prolonging the deductible period by not counting copay assistance funds can put other medical needs financially out of reach.

With the implementation of copay accumulator programs, people with MS are experiencing higher financial burdens as they struggle to meet expenses during their deductible period.

- MS disease-modifying therapies (DMTs) are essential for many people with MS—but their prices have skyrocketed. In 2023, the median annual price of the MS DMTs is \$97,942, up roughly \$25,000 from 2015. Six of the MS DMTs have increased in price more than 200% since they came on market, with eleven now priced at over \$100,000.
- Survey results show over 70% of people with MS have relied on copay assistance to maintain access to their disease-modifying therapies and 40% of individuals living with MS alter their treatment plans due to cost. Altering the use of disease-modifying therapies can result in new lesions.
- Once a patient living with MS finds a disease-modifying therapy that works for them, treatment with that medication should continue without interruption as these treatments are not interchangeable.
- Until real solutions to the challenges of unaffordable MS drugs are found, third party copay financial assistance must remain available.

POLICY IMPACT

H.953/S.609 would:

- Support solutions that help safeguard access to life-changing medications and treatments for those who need them.
- Ensure patients' deductible periods are not lengthened, causing undue financial burden.
- Guarantee that **all** forms of third-party financial assistance be applied to a patient's annual deductible and out-of-pocket maximum amounts.

For more information, please contact:

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[@MS Activist](http://www.nationalMSsociety.org/advocacy)

What is multiple sclerosis (MS)?

- MS is an unpredictable, often disabling disease of the central nervous system that disrupts the flow of information between the brain and body. Early treatment minimizes disease progression.
- The progress, severity and specific symptoms of MS in any one person cannot yet be predicted.
- Nearly 1 million people in the United States live with MS.