



April 10, 2024

The Honorable Joseph J. Solomon, Jr.  
Chair, House Corporations Committee  
82 Smith Street  
Providence, RI 02903

The Honorable William W. O'Brien  
Vice Chair, House Corporations Committee  
82 Smith Street  
Providence, RI 02903

The Honorable Justine A. Caldwell  
Vice Chair, House Corporations Committee  
82 Smith Street  
Providence, RI 02903

RE: Support for H 8041 – Copay Accumulator Programs

Dear Chair Solomon, Jr., Vice Chair O'Brien, and Vice Chair Caldwell,

On behalf of the Vision Health Advocacy Coalition, I am writing to support H 8041. For Rhode Island residents, this legislation would ensure patients with vision conditions can access and afford their medical treatments by ensuring they can utilize copay coupons without fear of surprise out-of-pocket costs.

The [Vision Health Advocacy Coalition](#) (VHAC) promotes patient-centered policies that make life-changing treatments, services, and devices more accessible for people with vision conditions such as thyroid eye disease, glaucoma, Sjögren's syndrome, macular degeneration, and diabetic retinopathy. Through our network of member organizations, VHAC encourages the advancement of ocular science and innovation, educates patients, healthcare providers, and policymakers about access challenges, promotes better vision care delivery, and advocates for access to prevention and appropriate treatment for all patients.

**Copay Accumulator Programs in Rhode Island Threatens Access to Treatment for Vision Patients**

Copay coupons are third-party financial assistance programs, often from manufacturers, that help patients meet their cost-sharing requirements. Acting as payment toward a patient's prescription cost-sharing requirements, these copay coupons lower patient costs at the pharmacy counter and assist patients in meeting their deductible, or annual out-of-pocket cost limit. However, many insurance policies implement "copay accumulator programs," which prohibit manufacturer payments from counting toward patients' deductible. In turn, this creates barriers for patients by restricting the benefits that copay coupons can provide.

For patients with vision conditions, copay accumulator programs are dangerous and threaten a patient's quality of life. While insurance companies will accept a patient payment made with a coupon, these programs frequently lead to surprise out-of-pocket costs due to the programs disallowing coupon payments from counting toward the patient's annual deductible. These programs may force vision patients to ration medications and discontinue treatment altogether, which can ultimately lead to vision loss or irreversible blindness.

### **H 8041 Protects Rhode Island Residents Against Surprise Out-of-Pocket Costs**

H 8041 would support patients by ensuring all payments made on behalf of an insurance plan member, including those made by copay coupons, are counted toward the patient's out-of-pocket maximum, protecting affordability and accessibility. This would allow patients to manage their vision conditions and maintain medication access.

On behalf of the Vision Health Advocacy Coalition and our membership, we urge your support for H 8041 to protect patients with vision conditions. If we can provide further details or answer any questions, please get in touch with Lacey Teal at [lteal@allianceforpatientaccess.org](mailto:lteal@allianceforpatientaccess.org).

Sincerely,

The Vision Health Advocacy Coalition & co-signing organizations:

Alliance for Patient Access  
Endocrine Nurses Society  
Infusion Access Foundation  
Lupus and Allied Diseases Association, Inc.  
National Alliance for Eye and Vision Research  
Prevent Blindness  
Sjögren's Foundation, Inc.  
TED Community Organization  
U.S. Pain Foundation