

PENNSYLVANIA

Copay Assistance Diversion Programs

Copay Accumulators 101

Millions of Americans endure long and expensive medical journeys to get the medications that best treat their needs. Copay accumulator adjustment policies and other copay assistance diversion schemes allow insurers and pharmacy benefit managers (PBMs) to collect copayments on an enrollee's behalf without counting those payments toward the enrollee's annual deductible or out-of-pocket limit. These policies undermine access to lifesaving prescription drugs for people living with serious, complex, chronic illnesses.

Findings for Pennsylvania 2024 Marketplace Plans

Pennsylvania received an F because 12 out of 14 plans have copay assistance diversion policies.

These plans have copay assistance diversion policies:	These plans do not have copay assistance diversion policies:
Cigna, Geisinger Health Plan, Geisinger Quality Options, Highmark Benefits Group, Highmark Coverage Advantage, Highmark, Indendence Blue Cross HMO, Independence Blue Cross PPO, Jefferson Health Plans, Oscar Health Plan of PA, UPMC Health Options, UPMC Health Coverage	Ambetter from PA Health and Wellness Capital Advantage Assurance Company

Need for Action

Pennsylvania legislators can further protect Pennsylvanians with chronic illness by joining 19 other states, Washington D.C., and Puerto Rico and enacting legislation to protect residents from these harmful practices by insurance companies and PBMs. Such legislation would ensure Pennsylvanians with state-regulated insurance plans are protected.

A federal rule requires all private health insurance plans, including marketplace and employer-sponsored health plans, to count copay assistance toward patient cost-sharing limits in most cases. The plans listed above have copay diversion policies contrary to this rule. Pennsylvania insurance regulators can ensure health insurers and pharmacy benefit managers comply with federal rules.

The HELP Copays Act of 2023 ([HR 830](#) and [S. 1375](#)) would enact these same protections in federal law to protect people with employer-sponsored health plans living with chronic illness.



For failing to
protect vital patient
assistance



THE AIDS INSTITUTE