

To: Members of the Ohio Senate Financial Institutions, Insurance, and Technology Committee
Fr: Monica Hueckel, VP, Advocacy, Ohio State Medical Association
Da: October 21, 2025
Re: SB 207

On behalf of the Ohio State Medical Association (OSMA), the state's oldest and largest professional organization representing Ohio physicians, medical residents, and medical students, we write in support of Senate Bill 207, which would require health insuring corporations and sickness and accident insurers to apply amounts paid by or on behalf of covered individuals toward cost-sharing requirements.

The debate on the management of rising drug costs between manufacturers and insurers unfortunately leaves patients caught in the middle, and practices like co-pay accumulators can have a devastating impact. As you may know, patients often use manufacturer copay coupons to help reduce the out-of-pocket cost for expensive prescription medications. In recent years, insurers and pharmacy benefit managers have implemented copay accumulator policies which prohibit the amounts paid by these coupons from counting toward cost-sharing requirements of their plans (deductibles/out-of-pocket maximums).

Unfortunately, the assistance that manufacturer coupon programs offer is not limitless, so once the patient has exhausted all the cost-savings the manufacturer has made available, the patient is then expected to suddenly pay a much higher copay (often in the middle of a plan year), meanwhile none of the amount paid by the manufacturer coupon beforehand has been applied to the patient's deductible. Patients often do not even know about these policies until the coupons are no longer usable. As you can imagine, for patients with expensive medications and/or high deductible health plans, the impact is disastrous.

Patients living with complex and/or chronic conditions are finding it increasingly difficult to manage their health due to the high co-pays implemented by their insurers. Our members see firsthand how policies like copay accumulator programs subject patients to yet another barrier in access to care, and create more obstacles in the path toward proper maintenance of medical conditions and improvement of a patient's quality of life.

OSMA is committed to reducing the cost of prescription medications. Every member of our association is concerned about this problem and wants a solution, and we acknowledge that this is a complex issue that will require long-term effort and cooperation from many parties. OSMA fundamentally opposes patients being caught in the middle and subject to negative financial and health impact. SB 207 is an important part of this effort, and would relieve some of the burden Ohio patients face in the cost of prescription drugs needed to treat their medical conditions.

Thank you for your consideration of our comments on this legislation. As always, please feel free to reach out to us if you have any questions.