

# **Support HB1745 (Leader Harris)**

**Dear Committee Member,**

**Thanks to innovative new medicines, many diseases that were once fatal are now being treated as manageable chronic conditions, and for other diseases, new medicines have greatly increased average life expectancy. But today, under many health insurance plans, patients living with serious and life-threatening diseases must pay thousands of dollars in out-of-pocket costs to access the medicines their health care providers have prescribed. This is true for medications used to treat cancer, HIV/AIDS, arthritis, multiple sclerosis and other debilitating and life-threatening diseases. When cost-sharing becomes a barrier to access, patients find themselves facing difficult decisions about whether to take medically necessary treatments or to risk the family's financial stability.**

**This is a problem that routinely impacts Illinois patients. While there are more than 500 plans offered across all insurance companies and counties in Illinois, less than 10 percent of those plans provide patients with an affordable, predictable way to pay for specialty medicines. Ninety-two percent of these plans require coinsurance for specialty medicines, meaning that the patient must pay a percentage of the price of their medication which may be unknown or unpredictable, fifty-six percent require a deductible before starting to cover a specialty medicine, and ZERO plans offer fixed dollar copay options for specialty medicines. Thankfully there is currently a proposal that would help address these burdens by offering more coverage choices for Illinoisans. HB 1745 would require all health insurers to offer at least some plans that use only flat-dollar/predictable copays for prescription drugs.**

**This would enable patients to plan financially for their medications and, as a result, have a better chance of sticking to their treatment plans and improving their health, all while giving insurers options to comply with the bill. This bill was carefully and specifically drafted, based on the best available evidence, to achieve two goals: first, a meaningful reduction in out-of-pocket expenses for patients in order to avoid "prescription abandonment", where costs at the pharmacy counter are so high that patients stop taking their medications; and second, to avoid any significant impact on other insurance premium costs. We believe the bill achieves both goals.**

**In short, this bill will make sure that patients can afford to take the drugs that keep them healthy, productive, and in many cases alive, without disrupting insurance markets or causing significant premium changes. It's important that Americans have access to the testing, coverage and treatment they may need to fight COVID-19; it's also imperative that they be able to afford the prescription medication they need to defeat cancer and other chronic disease. Our organizations, as members of the patient and provider community representing thousands of Illinois patients and their families throughout the states, respectfully ask you to support access to affordable access to life-saving medications by voting yes on HB 1745.**

Respectfully submitted,



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