

February 22, 2021

Honorable Representative Zack Stephenson  
Chair, House Committee on Commerce Finance and Policy  
Minnesota State Capitol  
Saint Paul, MN

**RE: House File 633**

Dear Chair Zack Stephenson,

The Arthritis Foundation urges your support of House File 633 when it comes before your committee. House File 633 would require individual and small-group insurers to make a subset of plans available for purchase that include a pre-deductible, copay-only prescription drug benefit. The highest possible copay for these plans would be set at one-twelfth of the individual maximum out-of-pocket per plan year. For Minnesotans with chronic health conditions who rely on costly medications to preserve their health and lives, such a coverage option would mean an end to paying thousands of dollars in deductibles and coinsurance at the start of every plan year – making their expenses throughout the year consistent and predictable.

This bill addresses the high cost of medications by ensuring more affordable copay-only insurance policies. High cost-sharing through policies such as co-insurance, is a barrier to medication access for people with chronic, disabling, and life-threatening conditions. Cost-sharing for prescription medications should not be so burdensome that it restricts or interferes with access to necessary medications, which can lead to negative health outcomes and additional costs to the health care system.

This creates a patient-centered environment where patients are able to plan for an entire plan year. Starting in open enrollment, further transparency allows a patient to make informed decisions. A patient being able to choose a co-pay plan allows them to budget for the entire year with regards to the specific amount they will be charged.

On behalf of the more than 900,000 people in Minnesota living with arthritis, we strongly urge your support of HF 633 to lower costs for their crucial prescription medications.

Sincerely,



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Director, State Legislative Affairs  
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cc: Members, House Committee on Commerce Finance and Policy