

March 15, 2021

Honorable Representative Will Guzzardi
Chair, House Prescription Drug Affordability & Accessibility Committee
Illinois State Capitol
Springfield, IL

RE: House Bill 1745

Dear Chair Will Guzzardi,

The Arthritis Foundation urges your support of House Bill 1745 when it comes before your committee. House Bill 1745 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 2.5 million people in Illinois living with arthritis, we strongly urge your support of HB 1745 to lower costs for their crucial prescription medications.

Sincerely,



Steven Schultz
Director, State Legislative Affairs
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cc: Members, House Prescription Drug Affordability & Accessibility Committee