



**Proponent Testimony HB 177**  
**Jonathan Scharfstein, MD**  
**President, Academy of Medicine of Cleveland & Northern Ohio**  
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Chairman Lipps, Vice Chair Stewart, Ranking Member Liston, and Members of the House Public Health Policy Committee, thank you for the opportunity to testify in support of Ohio House Bill 177. My name is Dr. Jonathan Scharfstein, and I am President of the Academy of Medicine of Cleveland & Northern Ohio (AMCNO). I am also a practicing cardiologist at a major health system in Cleveland.

The AMCNO, founded in 1824, is the region's professional medical association and the oldest professional association in Ohio. We are a non-profit 501(c)6 representing physicians and medical students from all the contiguous counties in Northern Ohio. We are proud to be the stewards of Cleveland's medical community of the past, present, and future. Our mission is to support physicians in being strong advocates for all patients and promote the practice of the highest quality of medicine. **On behalf of our nearly 7,000 physician and medical student members and their patients, I ask you to support HB 177 which would require insurers and pharmacy benefit managers to count all payments made on behalf of a beneficiary to their deductible and out-of-pocket maximums for prescription medications.**

Third-party copay assistance funds are intended to help patients afford and adhere to their medication. When payers utilize "copay accumulator adjustment programs," Ohio patients are harmed. There are a wide variety of issues with these policies, and our primary concerns include the following: First, copay accumulators discriminate by forcing high-risk patients off medications and lead to higher costs for the entire healthcare system. Additionally, copay accumulator policies allow payers to collect the full amount of copay assistance and then collect the full amount of the deductible directly from the patient to the financial detriment of the patient. Next, insurers are inconsistent in the information they make available to consumers, thus making copay accumulators a new form of surprise billings, and finally, copay accumulators hurt working class families the most. The creation of copay maximizers, alternative funding programs, and other roadblocks to prescription assistance have only exacerbated the need for this bill.

Thank you again for the opportunity to provide testimony in support of HB 177. We appreciate the effort that the members of the Ohio Legislature have put forth to examine this important patient protection legislation, and we respectfully ask for your support of this bill.