

November 5, 2021

The Honorable Donald McEachin
314 Cannon House Office Building
Washington, DC 20515-4604

The Honorable Rodney Davis
2079 Rayburn House Office Building
Washington, DC 20515-1313

Dear Representatives McEachin and Davis:

On behalf of The Patient Access Network (PAN) Foundation, one of the nation's largest charities, I am writing to express our support for your legislation, the Help Ensure Lower Patient (HELP) Copays Act (H.R. 5801). We thank you for introducing this critical legislation to address patients' out-of-pocket costs. We appreciate your leadership in ensuring financial assistance towards health plans cost-sharing requirements and to close a foundational gap in the Affordable Care Act (ACA) to ensure all services are deemed as essential benefits.

PAN is a non-profit organization whose mission is to help underinsured people with life-threatening, chronic, and rare diseases get the medications and treatments their physicians prescribe for them by providing financial assistance for their out-of-pocket costs and by advocating for improved access and affordability. PAN provides patients with direct assistance through nearly 70 disease-specific programs and collaborates with national patient advocacy organizations to provide patients with education and additional support. Since 2004, more than one million underinsured patients have received financial assistance from the Foundation, those with federal insurance, as well as those who are commercially insured.

The Help Ensure Lower Patient Copays Act addresses the harmful policy increasingly implemented by insurance plans to accept a patient's copay assistance but not apply it to the patient's deductible and out-of-pocket cost obligations thus leaving patients with large unanticipated costs. The bill importantly updates the ACA's definition of cost-sharing to clarify that amounts paid for cost-sharing by or on behalf of an enrollee must be counted toward the enrollee's deductible and out-of-pocket limit.

The PAN Foundation appreciates your leadership in seeking solutions to increase access to and affordability of health care for more Americans. PAN strongly supports policies that ensure patient access to prescribed medications and seek to ensure your legislation is adopted by Congress. Please contact Amy Niles, Executive Vice President at aniles@panfoundation.org, for further information.

Sincerely,



Kevin L. Hagan
President and Chief Executive Officer