



Improving access.
Transforming health.

December 8, 2025

The Honorable Thomas Keane, Jr.
251 Cannon House Office Building
Washington, DC 20515

The Honorable Nanette Barrágan
2312 Rayburn House Office Building
Washington, DC 20515

Dear Representatives Keane and Barrágan:

On behalf of The Patient Access Network (PAN) Foundation, one of the nation's largest charities, I write to express our support for your legislation, the Help Ensure Lower Patient (HELP) Copays Act (H.R. 6423). We thank you for introducing this critical legislation to address patients' out-of-pocket costs. We appreciate your leadership in ensuring financial assistance count 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.

As a leading charitable foundation and healthcare advocacy organization, the PAN Foundation is dedicated to accelerating access to treatment for those who need it most and empowering patients on their healthcare journeys. We provide critical financial assistance for treatment costs, advocate for policy solutions that expand access to care, and deliver education on complex topics—all driven by our belief that everyone deserves access to affordable, equitable healthcare.

The HELP 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, Chief Mission Officer at aniles@panfoundation.org, for further information.

Sincerely,

A handwritten signature in black ink that reads "Kevin L. Hagan".

Kevin L. Hagan
President and Chief Executive Officer

cc: H.R. 6423 Cosponsors