Support All Copays Count Legislation

Copay Accumulator Adjustment Programs:
Why They Are Increasing Costs for Patients and the Health Care System

Problem: Copay Accumulator Adjustment Programs (CAAPs)
Patients with complex and chronic illnesses often rely on copay assistance programs to afford the specialty medications essential to their health. These funds help patients afford their treatments—medications that rarely have generic alternatives. Visit AllCopaysCount.org

Increasingly, health insurance companies are using "**copay accumulator adjustment programs**" which exclude copay assistance payments from counting toward a patient's annual deductible or out-of-pocket maximum. In effect, the insurer demands double payment of out-of-pocket costs: first from copay assistance and then again from patients.

Copay accumulator adjustment programs harm patients by undermining access to life-saving prescription drugs, making it more difficult for people living with chronic illnesses to adhere to a treatment plan.
The AIDS Institute, "Our Loss, Their Gain: Copay Accumulator Adjustment Polices in 2025"

What's the story in Missouri? An analysis of the 2026 Missouri ACA plans found that **CAAPs are present in 6 out of 7 plans.** With CAAPs in place, patients can end up on the hook for out-of-pocket costs (up to the full amount of their out-of-pocket maximum, potentially as high as $10,600/person or $21,200/family in 2026). CAAPs also increase overall health care spending because patients cannot afford their prescribed preventative care and end up with advanced medical issues.

Missouri Health Plan	CAAP Present?
Ambetter from Home State Health	No
Anthem	Yes
Blue Cross Blue Shield KC	Yes
Cox Health Systems	Yes
Medica	Yes
Oscar	Yes
United Healthcare	Yes

A recent study conducted by the National Bleeding Disorders Foundation found that 69% of patients who depend on financial assistance to afford their medications make less than $40,000 a year.

And until we ban copay accumulator policies, these vulnerable patients will struggle to afford their essential medications. Read more https://www.panfoundation.org/co-pay-accumulator-policies-hurt-patients/

Policy Solution: Ensure All Copays Count
Missouri legislators can help patients afford critical treatments by ensuring all payments – made by or on behalf of patients – are counted toward the patients' deductibles and out-of-pocket maximums:

- Patients should not be punished for utilizing copay assistance for treatments they need to control their complex and chronic conditions.
- So far, 26 states (AR, AZ, CO, CT, DE, GA, IA, IL, IN, KY, LA, MD, ME, NC, ND, NJ, NM, NY, OK, OR, TN, TX, VA, VT, WA, WV) DC, and Puerto Rico have protected patients by passing legislation to ensure all copays count.
- All copays count legislation would protect Missouri patients by requiring insurers to count copay assistance payments toward patient deductibles and out-of-pocket maximums.