



NATIONAL  
PSORIASIS  
FOUNDATION®

**Our Mission:** To drive efforts to cure psoriatic disease and improve the lives of those affected.

May 4, 2021

Representative Rachel Prusak  
Chair, House Committee on Health Care  
900 Court St. NE, H-489  
Salem, OR 97301

**RE: National Psoriasis Foundation’s written testimony in support of SB 560**

Dear Chair Prusak and members of the Oregon House Committee on Health Care,

The National Psoriasis Foundation (NPF), headquartered in Portland, Oregon, is a non-profit organization with a mission to drive efforts to cure psoriatic disease and improve the lives of those affected. The NPF is the leading patient advocacy group for more than 8.3 million Americans and the over 105,000 Oregon residents living with psoriasis and psoriatic arthritis. I write to you today to express the NPF’s support of SB 560, relating to the cost of health care, and respectfully request you vote SB 560 out of committee.

Non-treatment and under treatment of psoriatic disease remains a significant problem as health benefit plan’s cost sharing leave many treatments unaffordable. When facing high out-of-pocket costs, patients do not use their medications appropriately; skipping doses in order to save money or abandoning treatment altogether. In an effort to maintain their health and quality of life, many patients seek financial assistance programs. A 2020 NPF survey showed 80% of patients with psoriatic disease who take a biologic medication and have commercial insurance utilized copay assistance programs.

Increasingly, health insurers are implementing Copay Accumulator Adjustment Programs, which exclude copay assistance payments paid towards a patient’s deductible and out-of-pocket maximum. Not only does this harm patients with complex chronic conditions, but it also benefits the insurer because the out-of-pocket costs are paid twice – first through the copay assistance and then by the patient. SB 560 will help Oregonians by ensuring copay assistance continues to count toward their deductibles and out-of-pocket maximums, and that insurers do not shirk their fiduciary responsibility by double dipping.

A common misconception is that copay assistance programs unnecessarily push patients towards high-cost drugs. However, these programs often pay for treatments that do not have a therapeutically equivalent product. A study of claims data by IQVIA found that 99.6% of copay cards are used for branded drugs that do not have a generic alternative.<sup>1</sup>

With the passage of SB 560, an insurer must calculate contributions paid by the insured or on behalf of the insured towards the cost-sharing requirement – helping ease the financial burden many patients living with psoriatic disease face. SB 560 will protect patient by ensuring copay assistance continues to help patients afford their treatments by counting the assistance toward their cost-sharing obligations.

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<sup>1</sup> [https://www.iqvia.com/-/media/iqvia/pdfs/us/us-location-site/market-access/fact-sheet-evaluation-of-copay-card-utilization-post-loe.pdf?\\_af=1604342746420](https://www.iqvia.com/-/media/iqvia/pdfs/us/us-location-site/market-access/fact-sheet-evaluation-of-copay-card-utilization-post-loe.pdf?_af=1604342746420)

During this current pandemic, the NPF is concerned that Oregonians living with psoriasis and psoriatic arthritis are potentially at higher risk of complications or death from COVID-19. It is of utmost importance that unnecessary barriers to the appropriate treatments are removed for these patients – such as high out-of-pocket costs. The NPF appreciates the Committee’s consideration of this important matter, and respectfully requests your support of SB 560. Should you have any questions regarding this issue please contact me at [kstiffler@psoriasis.org](mailto:kstiffler@psoriasis.org).

Sincerely,

A handwritten signature in black ink that reads "Kristen Stiffler". The signature is written in a cursive style with a large initial "K" and "S".

Kristen Stiffler  
State Government Relations Manager