

## **Additional Resources/Information about counting all copays to out of pocket insurance maximums**

Video that explains the complex challenge of copay accumulators.

[https://www.youtube.com/watch?v=mldJ2wt5\\_80](https://www.youtube.com/watch?v=mldJ2wt5_80)

Study that shows that laws protecting patient assistance programs have not impacted health insurance premiums to date.

<https://ghlf.org/copay-assistance-protection/>

News article of the study listed above when it was released in November 2022.

<https://www.businesswire.com/news/home/20221129005182/en/Global-Healthy-Living-Foundation-Launches-Free-Tool-Demonstrating-How-State-Laws-Protecting-Patient-Assistance-Programs-Impact-Health-Insurance-Premiums>