

# 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>

Here is link to a podcast called An Arm and a Leg – “*An Arm and a Leg* is a show about why health care costs so freaking much, and what we can (maybe) do about it.” This particular episode addresses the concept of copay accumulators and the story of one Oregonian who has struggled with this issue:

<https://armandalegshow.com/episode/swimming-with-sharks/>

Lillian Karabaic, the Oregonian who appears in the pod cast listed above is also a reporter for OPB. She conducted an interview with Madonna McGuire Smith, Executive Director of Pacific Northwest Bleeding Disorders, about copay accumulators. Here is a link to the conversation on OPB:

<https://www.opb.org/article/2023/05/26/oregon-has-failed-to-ban-this-insurance-tactic-that-sends-health-care-costs-soaring/>