



NATIONAL  
PSORIASIS  
FOUNDATION®

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

March 4, 2020

Representative Bart Rowland  
Chairman Banking & Insurance Committee  
702 Capital Ave.  
Annex Room 416D  
Frankfort, KY 40601

**RE: National Psoriasis Foundation's written testimony in support of HB 72**

Dear Chairman Rowland and Members the Banking & Insurance Committee,

The National Psoriasis Foundation (NPF) 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 more than 111,000 Kentucky residents living with psoriasis and psoriatic arthritis. I write to you today to express the NPF's support of HB 72, relating to prescription drug benefits, and respectfully request you vote HB 72 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. A 2019 study of data collected from NPF surveys found that about 1 in 5 patients with psoriatic disease who take a biologic medication report spending more than \$100 per month toward cost-sharing obligations. 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. According to several studies, prescription abandonment rates increase significantly when cost-sharing exceeds \$100.<sup>1</sup>

In an effort to maintain their health and quality of life, many patients seek financial assistance programs. A 2019 NPF study showed 64% of patients with psoriatic disease who take a biologic medication and have commercial insurance utilized copay assistance programs. A common misconception is that these programs unnecessarily push patients towards high-cost drugs. However, these programs often pay for treatments that do not have a therapeutically equivalent product. A recent IQVIA study on medications with coupon programs show about 0.4% of commercial transactions are patients using coupons for brand products with an available generic on the market.<sup>2</sup>

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<sup>1</sup> Streeter, S.B., Schwartzberg, L., Husain, N., Johnsrud, M. (2011). Patient and Plan Characteristics Affecting Abandonment of Oral Oncolytic Prescriptions. *J Oncol Pract.* 2011 May; 7(3 Suppl): 46s-51s

<sup>2</sup> <https://www.iqvia.com/-/media/iqvia/pdfs/us-location-site/market-access/fact-sheet-evaluation-of-copay-cardutilization-postloe.pdf>

With the passage of HB 72, an insurer or pharmacy benefit manager must calculate contributions paid by the insured or on behalf of the insured towards the out-of-pocket maximum – helping ease the financial burden many patients living with psoriatic disease face.

The NPF appreciates the Committee's consideration of this important matter, and respectfully requests your support of HB 72. 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, flowing style.

Kristen Stiffler  
State Government Relations Manager – Central Region