June 1, 2020

Representative Scott Lipps  
Ohio House of Representative  
77 S. High St.  
Columbus, OH 43215

RE: National Psoriasis Foundation’s written testimony in support of HB 469

Dear Chairman Lipps and Members the Health 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 almost 300,000 Ohio residents living with psoriasis and psoriatic arthritis. I write to you today to express the NPF's support of HB 469, prohibiting certain health insurance cost-sharing practices, and respectfully request you vote HB 469 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 $100.¹

In an effort to maintain their health and quality of life, many patients seek financial assistance programs. The same 2019 NPF survey 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.²

With the passage of HB 469, 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.

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During this current pandemic, NPF is concerned that the Ohioans 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 HB 469. Should you have any questions regarding this issue please contact me at kstiffler@psoriasis.org.

Sincerely,

[Signature]

Kristen Stiffler
State Government Relations Manager – Central Region