

COPAY ACCUMULATOR PROGRAMS



What are copay accumulator programs?

“Copay accumulators” prevent copay cards and coupons from counting toward a patient’s out-of-pocket limits, forcing patients to bear a higher burden for their treatment costs, while insurers pocket the savings. Ultimately, patients not only pay more up front but more over time, and they pass along any savings anticipated from their coupons or copay cards to their insurer instead.

How do copay accumulator programs impact patients with chronic diseases?

Copay accumulators harm patients. Insurance companies that implement accumulators, also known as accumulator adjustment programs, will accept copay assistance paid on behalf of a patient, but don’t apply those dollars to a patient’s deductible or maximum out-of-pocket costs. When the copay support runs out, patients are surprised to find they must still pay their deductibles - often thousands of dollars - while the insurance company essentially gets paid twice.

Imagine Selena receives a copay card from the drug company who makes the medicine her doctor prescribed. The copay card covers costs for a few months, but not the entire year. Selena goes to refill her prescription later in the year, only to find that her copay card is out of credit and her insurance company hasn’t credited any of her previous co-payments toward her annual deductible. Now, Selena must choose between her medication and other important expenses. She knows forgoing treatment is dangerous, so she pays out of pocket. The medicine is expensive, her deductible is high and Selena must cover the costs on her own for many months. While Selena struggles to pay for her medication and other life expenses, the insurance company collects twice as much money. First the earned money from the copay card, then directly from Selena’s pocket.



“Most people don’t know they have an accumulator program until the middle of the year when they realize they haven’t met their out-of-pocket costs but have been paying for all their medicine. I was educated, I knew what was coming my way, [but] so many people are blind-sided by this and it’s completely unfair.” – Madonna McGuire Smith, Executive Director, Pacific Northwest Bleeding Disorder

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