Good and Bad News About Copay Assistance Programs for Cancer Patients

Over 80% of surveyed cancer patients say copay assistance programs helped them afford medications. But there's a downside too.

August 4, 2022 By American Cancer Society Cancer Action Network

---

A new Survivor Views survey from the American Cancer Society Cancer Action Network (ACS CAN) shows that while copay assistance programs can help cancer patients afford the medications they need, some aren't able to apply them to their health insurance deductible or other out-of-pocket requirements, which can create a barrier to care.

An overwhelming majority of respondents (83%) who have applied to a copay assistance program and were accepted say the assistance enables them to get the medication they otherwise couldn't afford. However, more than a quarter (27%) of respondents who enrolled in a copay assistance program report that the assistance they received was not applied to their health insurance deductible or other out-of-pocket cost requirements.

"Everyone should have a fair and just opportunity to prevent, find, treat and survive cancer," said Emma Watson, government relations director, ACS CAN. "Copay accumulator adjustment programs make it more challenging for patients to afford their medication, erecting barriers to care at a time when they should be torn down."

Legislation in Pennsylvania would remove this barrier to care by requiring insurers to count all payments made by patients— either directly or on their behalf—toward their overall out-of-pocket maximum payment or deductible.

Senate bill 196 would protect cancer patients from delayed treatment and allow patients to realize the benefit of copay assistance programs. Currently, the legislation is in the senate insurance committee.

Sponsored by an individual pharmaceutical manufacturer or an independent foundation, copay assistance programs are offered to people with limited incomes or with high medical needs. However, insurers are using copay accumulator adjustment programs that prevent counting copay assistance toward an individual's health insurance deductible or maximum out-of-pocket limit,

making it harder for patients to afford medically necessary prescription drugs.

The survey also found that one-fifth of all survey respondents report having skipped or delayed taking a prescribed medication due to cost, with lower income (44%), Asian and Pacific Islander (40%), Black (44%), and Hispanic (58%) patients and survivors reporting significantly higher rates of missed medication, making the need for copay accumulator reform legislation even greater.

“Copay accumulator reform will help improve access to more equitable and affordable care needed to save more lives from cancer,” said Watson. “We urge the Pennsylvania legislature to advance the bill.

The survey of 1,241 cancer patients and survivors nationwide was conducted May 16-26, 2022, with another 1,370 interviews conducted among traditionally underrepresented demographic groups to allow for in-depth statistical analysis.

Read the full polling memo.

This press release was originally published July 22, 2022, by the American Cancer Society Cancer Action Network. It is republished with permission.

© 2026 Smart + Strong All Rights Reserved.
http://beta.docker.cancerhealth.com/article/good-bad-news-copay-assistance-programs-cancer-patients