

## Endorsement Letter House HELP Copays Act 2025

December 4, 2025

The Honorable Thomas Kean Jr. (R-NJ) House of Representatives Washington, D.C. 20515

The Honorable Mariannette Miller-Meeks (R-IA) House of Representatives Washington, D.C. 20515

The Honorable Brian Fitzpatrick (R-PA) House of Representatives Washington, D.C. 20515 The Honorable Nanette Barragán (D-CA) House of Representatives Washington, D.C. 20515

The Honorable Jake Auchincloss (D-MA) House of Representatives Washington, D.C. 20515

The Honorable Bonnie Watson-Coleman (D-NJ) House of Representatives Washington, D.C. 20515

Dear Representatives Kean, Barragán, Miller-Meeks, Auchincloss, Fitzpatrick, and Watson-Coleman;

We are writing to express our sincere appreciation to you for your leadership in introducing H.R. 6423, the Help Lower Patient Copays Act (HELP Copays Act), and pledge to work with you to ensure that this bipartisan, common-sense, legislation becomes law.

With rising premiums, increasing copayments, and general health care costs ballooning, Americans are struggling. People across the country, with rare, serious, and complex chronic conditions are turning to copayment assistance to help afford the specialized treatments and life-saving medications necessary to stay healthy and live long, productive lives. However, due to burdensome and dangerous practices from insurers and pharmacy benefit managers (PBMs), these patients are once again faced with unexpected bills that can reach thousands of dollars putting their health and financial well-being at risk.

We applaud this legislation that offers a two-prong solution that will eliminate the barriers to treatment for the most vulnerable Americans, and hold PBMs and insurers accountable for their deceitful practices

 The bipartisan HELP Copays Act requires health plans to count the value of copay assistance toward patient cost-sharing requirements. This would bring much-needed relief to financially vulnerable individuals by ensuring that all payments—whether they come directly out of a patient's pocket or with the help of copay assistance—count towards their out-of-pocket costs.  Your legislation also closes a loophole that allows many employer health plans to deem certain covered drugs as "non-essential," which means that the insurer will not count any cost-sharing toward the patient's deductible and out-of-pocket maximum. Your bill will require all private plans to count all cost-sharing for covered services to accrue to a patient's deductible and out-of-pocket maximum.

These practices undermine coverage for pre-existing conditions and ignore utilization management approvals the patient has successfully navigated leading to delays in treatment access, decreases drug adherence, and costs the health care system more money. We pledge to work with you to ensure the HELP Copays Act becomes law and American patients can get the care they deserve.

## Sincerely,

Academy of Nurse and Patient Navigators

Accessia Health

AiArthritis

The AIDS Institute

Aimed Alliance

The ALS Association

Alliance for Headache Disorders Advocacy

Alliance for Patient Access

Alliance for Women's Health and Prevention

Alpha-1 Foundation

American Academy of Ophthalmology

American Cancer Society Cancer Action Network

American College of Rheumatology

American Heart Association

American Kidney Fund

American Lung Association

American Medical Association

Association of Clinical Oncology

Arthritis Foundation

The Assistance Fund

**Autoimmune Association** 

**Cancer Support Community** 

CancerCare

Chronic Care Policy Alliance

**Chronic Disease Coalition** 

**CLL Society** 

Coalition of Skin Diseases

Coalition of State Rheumatology Organizations

Community Liver Alliance

Community Oncology Alliance

Crohn's & Colitis Foundation

Derma Care Access Network

**Dermatology Nurses' Association** 

**Diabetes Patient Advocacy Coalition** 

**Dravet Syndrome Foundation** 

**Epilepsy Foundation of America** 

**EveryLife Foundation for Rare Diseases** 

FamilyWize

Fight Colorectal Cancer

Foundation for Sarcoidosis Research

Fragile X Foundation

Global Healthy Living Foundation

GO2 for Lung Cancer

Haystack Project

HealthyWomen

Hemophilia Federation of America

**HIV Medicine Association** 

HIV + Hepatitis Policy Institute

Huntington's Disease Society of America

Immune Deficiency Foundation

Infusion Access Foundation

Infusion Providers Alliance

International Cancer Advocacy Network

International Myeloma Foundation

Leukemia & Lymphoma Society

Looms for Lupus

Little Hercules Foundation

Lung Cancer Alliance

**LUNGevity Foundation** 

Lupus and Allied Diseases Association, Inc.

Lupus Foundation of America

Multiple Sclerosis Association of America

Muscular Dystrophy Association

National Alliance of State and Territorial AIDS Directors

National Alliance on Mental Illness

National Association of Chain Drug Stores

National Bleeding Disorders Foundation

National Coalition for Cancer Survivorship

NCODA

National Consumer's League

**Diabetes Leadership Council** 

National Alliance for Caregiving

National Eczema Association

National Health Council

National Infusion Center Association

National Multiple Sclerosis Society

National Organization for Rare Disorders

National Organization of Rheumatology Management

National Patient Advocate Foundation

National Psoriasis Foundation

Oncology Nursing Society

Organization for Latino Health Advocacy

Ovarian Cancer Research Alliance

Patient Access Network (PAN) Foundation

Parkinson & Movement Disorder Alliance

**Prevent Cancer Foundation** 

Preventive Cardiovascular Nurses Association

**Prostate Cancer International** 

Pulmonary Hypertension Association

Rare Army

Rheumatology Nurses Society

Society of Dermatology Physician Assistants

Spondylitis Association of America

Susan G. Komen

The Headache and Migraine Policy Forum

Triage Cancer

US Hereditary Angioedema Association