



Copay Accumulators Party Pros / Cons & Concerns

Copay accumulator is a health insurance policy where a patient's copay assistance (like manufacturer coupons) does *not* count toward their deductible or out-of-pocket maximum, meaning patients may face higher costs once the assistance runs out.

Party	Pros (Arguments Supporting Copay Accumulator Policies)	Cons / Concerns (Arguments Opposing Accumulators for Rare Disease Patients)
Democrats	<ul style="list-style-type: none"> • Seen as a tool to manage rising drug spending and limit manufacturer influence on benefit design. • Supporters argue it may encourage insurers to steer patients toward lower-cost therapies when clinically appropriate. 	<ul style="list-style-type: none"> • Creates major financial barriers for rare disease patients who depend on extremely high-cost, non-substitutable treatments. • Once assistance runs out, patients face unaffordable deductibles and out-of-pocket costs, risking treatment interruption. • Strong concerns about equity, affordability, and patient harm.
Republicans	<ul style="list-style-type: none"> • Viewed as a mechanism to keep premiums down and maintain market stability. • Supports insurer flexibility and opposes mandates that restrict plan design. • Some argue that relying on coupons can distort true market pricing. 	<ul style="list-style-type: none"> • Families with rare diseases face significant financial strain, even when they have insurance. • Copay accumulators can be seen as interfering with patient access to essential, often lifesaving therapies with no alternatives. • Constituent concerns often drive support for targeted protections without broad new mandates.