

Wisconsin All Copays Count Coalition: WI agency pushing for state employees-retirees to use Insurance policy federal govt rejected just months ago

Posted on Thursday, May 11, 2023

>> **WisPolitics is now on the State Affairs network. Get custom keyword notifications, bill tracking and all WisPolitics content. [Get the app or access via desktop.](#)**

MADISON, Wis (May 11, 2023) – The Wisconsin All Copays Count Coalition (WACCC) which represents patients whose health and finances are at risk from an unfair insurer policy that stops drug assistance programs from counting toward patient deductibles or out of pocket maximums, today called on the state’s Group Insurance Board (GIB) to delay a vote next week on redesigning state employee health insurance benefits due to a lack of critical information and input into the process.

“The Employee Trust Fund (ETF) and pharmacy benefit manager Navitus have provided the GIB with a redesign of health insurance benefits that now contains a confusing accumulator program that has not been thoroughly researched and vetted with key stakeholder groups, including those receiving specialty medications,” said Rob Gundermann, WACCC chair and CEO of the Coalition of Wisconsin Aging and Health Groups. “Only a few months ago the federal government flat out rejected a similar plan saying it would create more out of pocket costs for employees and was not in their best interest. Governor Evers has even included banning similar accumulator policies in three of his most recent budgets. And now, thousands of state employees and retirees with chronic and/or rare diseases will pay more and lose access to their lifesaving medications if the Navitus/ETF accumulator program is passed. This is yet another shameful attempt by insurers and PBMs to profit off of vulnerable patients. The public should not

accept that, and neither should state employees and retirees. Wisconsin is better than this. Board members are being misled and they need to delay this matter for further review and input or reject it outright.”

Gundermann cites several concerning points based on state and federal records:

- In February of this year, ETF told GIB members regarding the Navitus accumulator program that it “[will consult with stakeholder groups](#)” prior to the May meeting. In fact, **none of the 50 patient groups in WACCC have been contacted by ETF.**
- In April 2020, [ETF said](#) of the Navitus plan – “*While the proposed Copay Max program could save the Board’s programs money, **implementation could also result in changes to member experience in receiving specialty medications and ETF does not recommend complicating this process at the present time...***”
- In March 2023, the [U.S. Office of Personnel Management Health Care and Insurance stated](#) on page six of its report on federal employee health benefits that it “**would not entertain any proposals that manipulate prescription drug benefit design**” soundly rejecting a copay accumulator/maximizer policy for all federal employees – “**Programs that eliminate or bypass the copay/coinsurance maximums negotiated as protections in the benefit design are not in the best interest of the enrollee or the Federal government. Negative member impacts may occur midyear if a manufacturer’s copay assistance is discontinued or modified, leaving the member with unanticipated out-of-pocket costs**”

“Research shows that including a copay accumulator program in Wisconsin’s state insurance plan runs counter to what is going on nationwide and is far from patient friendly,” said Gundermann. “In fact, a total of 17 states have now passed laws to end these grossly unfair insurer policies and three additional states are expected to pass laws in June. ETF and Navitus stand to make millions off of such a policy, and certainly the GIB should not move us in that direction.”

Gundermann also notes that the Wisconsin legislature currently has Assembly Bill 103 and Senate Bill 100 circulating to end a larger and public copay accumulator policy. The legislation’s support has increased more than 142% over last year when it was first introduced. The bipartisan support now includes almost 50 legislators with a hearing expected soon.

PBMs nationwide have made a concerted effort to circumvent the Affordable Care Act drug coverage requirement and target certain types of drugs as “non-essential benefits” to protect their bottom line, according to Gundermann.

“I think the GIB needs to ask why any group it is working with would not include input from affected patients and stakeholders here and if those doing the review stand to gain financially,” said Gundermann. “Also, why when seemingly the entire country and federal government are rejecting these unfair and harmful accumulator programs would we want Wisconsin to impose one on its state employees and retirees? I’m hopeful the board will put the focus where it needs to be, on the patients impacted and who they ultimately serve.”

Gundermann encouraged state employees, retirees and others that might be impacted by the board’s decision to reach out to the GIB directly at ETFSMBBoardFeedback@etf.wi.gov and encourage them to vote no on a copay accumulator assistance program and/or give it the appropriate factual review and patient input it needs.

More information on the Wisconsin All Copays Count Coalition including a list of members can be found at www.WI4Patients.com.