

February 10, 2023

The Honorable Buddy Carter  
2432 Rayburn House Office Building  
Washington, DC 20515

The Honorable Nanette Barrágan  
2312 Rayburn House Office Building  
Washington, DC 20515

Dear Representatives Carter and Barrágan:


On behalf of The Patient Access Network (PAN) Foundation, one of the nation's largest charities, I write to express our support for your legislation, the Help Ensure Lower Patient (HELP) Copays Act (H.R. 830). We thank you for introducing this critical legislation to address patients' out-of-pocket costs. We appreciate your leadership in ensuring financial assistance towards health plans cost-sharing requirements and to close a foundational gap in the Affordable Care Act (ACA) to ensure all services are deemed as essential benefits.

PAN is an independent, national 501(c)(3) organization dedicated to helping federally and commercially insured people living with life-threatening, chronic, and rare diseases with the out-of-pocket costs for their prescribed medications. PAN provides patients with direct assistance through nearly 70 disease-specific programs and collaborates with national patient advocacy organizations to provide patients with education and additional support. Since 2004, we have helped more than 1 million underinsured patients.

The Help Ensure Lower Patient Copays Act addresses the harmful policy increasingly implemented by insurance plans to accept a patient's copay assistance but not apply it to the patient's deductible and out-of-pocket cost obligations thus leaving patients with large unanticipated costs. The bill importantly updates the ACA's definition of cost-sharing to clarify that amounts paid for cost-sharing by or on behalf of an enrollee must be counted toward the enrollee's deductible and out-of-pocket limit.

The PAN Foundation appreciates your leadership in seeking solutions to increase access to and affordability of health care for more Americans. PAN strongly supports policies that ensure patient access to prescribed medications and seek to ensure your legislation is adopted by Congress. Please contact Amy Niles, Chief Advocacy and Engagement Officer at [aniles@panfoundation.org](mailto:aniles@panfoundation.org), for further information.

Sincerely,



Kevin L. Hagan  
President and Chief Executive Officer

cc: H.R. 830 Cosponsors