

**From:** [Arellano, Joey](#)  
**To:** [FLHouseDems](#)  
**Subject:** FOR IMMEDIATE RELEASE: Sen. Wright & Rep. Cross File SB228/HB363, Health Insurance Cost Sharing  
**Date:** Thursday, November 9, 2023 10:00:33 AM

---

**FOR IMMEDIATE RELEASE**

November 9, 2023

**CONTACT**


Will Shedden  
Office of Representative Lindsay Cross  
[Will.Shedden@myfloridahouse.gov](mailto:Will.Shedden@myfloridahouse.gov)  
727-552-2747

**Senator Tom Wright and Representative Lindsay Cross  
File SB228/HB363, Health Insurance Cost Sharing**

**TALLAHASSEE, Fla.** – Today, **Senator Tom Wright (R-New Smyrna Beach)** and **Representative Lindsay Cross (D-St. Petersburg)** filed [SB 228](#) and [HB 363](#), for the 2024 Legislative Session.

Copay Accumulator is the name given to a scheme where Pharmacy Benefit Managers (PBMs) and insurance companies accept copay assistance payments made on behalf of patients but do not apply such copay assistance payments to the patient's deductible, out-of-pocket maximum, or co-payment responsibility. This bill requires that all money paid to PBMs and insurance companies for prescription drugs must be applied to the patient's deductible, out-of-pocket maximum, and co-payment responsibility regardless of who paid the money.

“Regardless of where it comes from, money accepted by PBMs and insurance companies for prescription drugs should count toward the patient's deductible and out-of-pocket maximum. PBMs and insurance companies should not be allowed to double-dip at the expense of patients who are struggling with chronic illness,” said **Senator Tom Wright**.

“I'm incredibly proud to be sponsoring this patient-focused legislation because Floridians deserve financial relief for costly prescriptions. Patients with chronic or life-threatening illnesses often rely on innovative medicines to prolong and improve their quality of life. It is disingenuous for insurance companies and PBMs to profit from copay assistance without passing on the benefits to patients. This bill will help patients get the life-saving care they need at a cost that they can afford,” said **Representative Lindsay Cross**. 

"Insurers have been allowed to manipulate the patient assistance system to profit from funds intended to benefit patients. In 2022, 9 out of 12 plans in Florida had these policies, leaving patients living with chronic illness few choices. Florida should pass the Double Dipping Bill, joining the 19 other states (plus DC & PR) that now protect access to needed medications for people living with chronic illness. This is a commonsense bill that will require insurers and PBMs to count payments they receive on behalf of a patient toward that patient's cost-sharing requirements," said **Donna Sabatino, RN, ACRN, The AIDS Institute (Tampa)**

“Persons with bleeding disorders rely on specialty medications to prevent or treat

painful and dangerous bleeding. No generics or low-cost alternatives exist. Copay assistance isn't causing them to purchase higher-cost drugs; it's giving them a lifeline to the only options they have to prevent severe joint damage or death. Florida health plans should never be allowed to pocket that copay assistance for themselves and threaten patients' health," said **Mark Hobraczek, JD, MPA, Senior Manager for Policy, Hemophilia Federation of America**

"Copay accumulators can shift costs and jeopardize access to care for Floridians living with MS. The National MS Society supports policies that allow copay assistance to count towards a person's deductible," said **Kendalyn Ferner, Senior Manager of Advocacy National Multiple Sclerosis Society**

###