Have you had issues accessing your prescription drug under your employer-sponsored or union health insurance plan?

COMMUNITY CONGRESS

POWERED BY THE EVERYLIFE FOUNDATION

If so, have you been subject to any of these events?

- Your prescription drug is no longer covered by the insurance you get from your employer or union.
- Your prescription drug is only accessible through a third-party copay assistance program, or you were told that your copay assistance does not count towards your deductible or out-of-pocket maximum.
- You were given instructions from your employer, union, or health insurance to sign-up for a third-party patient assistance free drug program.

These are examples of how you may have been impacted by loopholes that some types of health plans, often known as "ERISA or self-funded plans", use to restrict access to your drug(s) and control their costs.

Copay Assistance Program

A third-party contribution to meet the individual's deductible or annual out-of-pocket limit.

Third-Party Assistance Programs

Connect a patient to a vendor that will optimize manufacturer assistance programs.

ERISA, Employee Retirement Income Security Act of 1974 (ERISA)

A federal law that sets minimum standards for many employer-sponsored health plans. Nationwide, as many as 70 percent of workers are covered by ERISA health care plans.*

*Kaiser Family Foundation Employer Health Benefits Survey, 2020

Unfortunately, federal statutes (ERISA) that govern employer-sponsored insurance can create access challenges for patients. Some ERISA health plans classify certain prescription drugs as "non-essential health benefits" and therefore limit or deny coverage of those drugs. Additionally, they may refuse to count copay assistance for those drugs toward the patient's cost-sharing. These actions create burdens for employees and their families, particularly those affected by rare diseases who need access to their medications and consistency with their insurance.

Click here to read a personal account from a cancer patient who was impacted by this practice >>

If you or a family member have been subjected to these essential health benefit loopholes, we want to hear from you. Send us your story at communitycongress@everylifefoundation.org.

Your information will not be shared without your express consent. As part of its Community Congress led policy efforts, The EveryLife Foundation for Rare Diseases and partner organizations are raising awareness of how these practices hurt patients and your stories will help inform our collective efforts to achieve meaningful policy change.

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