Indiana wants All Copays to Count!!!

[House Bill 1604](https://iga.in.gov/legislative/2025/bills/house/1604/details) is moving quickly through the Indiana legislature. It has passed in committee from the House to the Senate. There was a hearing Wednesday March 19th in the Senate committee to approve the use of [copay assistance programs](https://allcopayscount.org/) for our expensive medications. The bleeding disorders community was able to voice their support of this bill.

**What is this Bill?**

The bill bans Copay Accumulator Adjustment Policies (CAAPs). These policies will not allow us to use copay assistance towards our insurance deductible and/or coinsurance. The insurance companies will gladly take copay assistance AND still make us pay for the remaining deductible and coinsurance. 4 out of 7 Marketplace plans are currently doing this double dipping process and more are to follow if they are not stopped. We want them to make it illegal to do this practice so we can afford our medication. Our drugs have NO GENERIC or cheaper option.

**History**:

NBDF (formally NHF) has gone to Washington the last couple of years advocating for support for a bipartisan House of Representatives and Senate Bills under the 118th Congress. If bills are not passed and signed into law by the President, they “die.” When the next Congress is in session, you have to start over. So here we are in 2025 in the 119th Congress, with a fresh slate. ([Senate Bill 864](https://www.congress.gov/bill/119th-congress/senate-bill/864/text) was introduced by Senators Roger Marshall (R-KS) and Tim Kain (D-VA) that ban copay accumulator programs and maximizers on March 4th. There is still not a new House Bil.) This might take years to get it approved by Congress and signed by President Trump.

After Washington Days 2024, I contacted my Indiana Senator and Representative about doing something at the state level. With the help of NBDF we were able to get SB 435 (and 133) as well as HB 1252 introduced in the end of 2024. These bills never made it out of their committees and we were under the assumption that they were “dead” and we thought we had to wait until next year.

With excitement, we learned that the language from these bills was added as an amendment to House Bill 1604 and successfully passed out of the Senate March 20th. Now it goes to the whole Assembly to be voted on and hopefully signed into law by Governor Braun.

**What can you Do?**

* Contact [your Indiana Representatives and Senators](https://iga.in.gov/information/find-legislators) and tell YOUR Story this week!
  + Does your current insurance plan have a CAAP and you cannot use copay assistance towards your deductible and out-of-pocket maximum?
  + Are you worried that your current plan will have this issue?
  + Do you have some other complication in getting your medications due to a policy or fine print?
* [Use this Script](https://docs.google.com/document/d/1t0DwtyzW_7Yf1_zGed_tx3q8mFZ-rzcqcI_8w9QlZlU/edit?usp=sharing)
  + Tell them to Vote YES on HB 1604!!
* Email Representative [Smaltz](https://iga.in.gov/legislative/2025/legislators/legislator_ben_smaltz_1118) and [McGuire](https://iga.in.gov/legislative/2025/legislators/legislator_julie_mcguire_1) and THANK them for authoring and sponsoring this bill and Amendment #3 which bans the CAAPs!

It is amazing when we can get a bipartisan bill that protects ALL Hoosiers especially in the bleeding disorders and chronic illness communities. Thanks to all! Let’s get our boots on the ground and protect our access to our medications! Message me and I can help you with this process. My email is [flora.vanessa@gmail.com](mailto:flora.vanessa@gmail.com).