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NEW STUDY FINDS COPAY ACCUMULATOR BANS DO NOT INCREASE HEALTH INSURANCE PREMIUMS

Coalition of Wisconsin Aging & Health Groups Urges Lawmakers to Build on Historic Bipartisan Support for Patient Protections

MADISON, WI – New peer-reviewed research provides compelling evidence that state laws protecting patients from harmful copay accumulator programs do not lead to higher health insurance premiums. The Coalition of Wisconsin Aging & Health Groups (CWAG) is highlighting the findings as Wisconsin lawmakers prepare for the 2027 legislative session, offering renewed momentum for legislation that has historically enjoyed strong bipartisan support.

The study published October 16, 2026, in *Health Affairs Scholar* and supported by the National Pharmaceutical Council (NPC), examined a decade of health insurance premium data and found no statistically significant evidence that state-level copay accumulator bans increased premiums.

Analyzing Medical Loss Ratio filing data from 2014 to 2024 across small- and large-group commercial health insurance markets, researchers found that between 2020 and 2024, **average premium growth was actually lower in states with copay accumulator protections (20.8%)** than in states without them (24.2%).

"This research provides important new evidence supporting legislation that has already earned broad bipartisan backing in Wisconsin," said Rob Gundermann, President and CEO of the Coalition of Wisconsin Aging & Health Groups. "Lawmakers from both parties have recognized that patients should receive the full benefit of financial assistance intended to help them afford their medications. These findings address one of the primary concerns raised during previous legislative discussions and strengthen the case for moving forward."

Copay accumulator adjustment programs allow health insurers and pharmacy benefit managers to exclude financial assistance provided on behalf of patients from counting toward their annual deductibles or out-of-pocket maximums. As a result, patients

managing chronic conditions and serious illnesses can face significant unexpected costs for medications they depend on.

Wisconsin has a strong history of bipartisan support for protecting patients from copay accumulator programs. During the 2023–2024 legislative session, legislation addressing these practices garnered support from 53 lawmakers—28 Democrats and 25 Republicans—who signed on as sponsors of Senate Bill 100, Assembly Bill 103, or both. This broad support reflects a shared commitment across party lines to protecting patients and improving prescription drug affordability.

That legislative support has been complemented by efforts from the executive branch. Governor Tony Evers included provisions banning copay accumulator programs in all four of his proposed biennial state budgets.

"Protecting patients from unexpected prescription drug costs isn't a Republican or Democratic issue. It's a patient issue," Gundermann said. "With 53 lawmakers from both parties previously supporting these protections, along with repeated efforts by Governor Evers, Wisconsin has already established a strong foundation for action. The latest research provides even more reason to build on that bipartisan work."

That support mirrors a growing national consensus. To date, 27 states and the District of Columbia have enacted protections against copay accumulator programs, demonstrating that prescription drug affordability remains an issue capable of bringing Republicans and Democrats together.

The new research adds to a growing body of evidence supporting these policies. The study's estimated annual premium effect was statistically insignificant, with a confidence interval that included zero. Its findings are consistent with previous research from the Global Healthy Living Foundation and The AIDS Institute, which also found no meaningful relationship between state copay accumulator protections and higher insurance premiums.

For patients who rely on financial assistance to afford expensive prescription medications, the stakes remain significant. Ensuring that assistance counts toward deductibles and out-of-pocket maximums can help prevent unexpected financial burdens and improve continuity of care.

"As lawmakers begin a new legislative session, they have an opportunity to build on the bipartisan work already done and deliver meaningful relief to Wisconsin patients and families," Gundermann said. "With additional research reinforcing the case for these protections, we believe there is a strong foundation for reaching agreement and getting this legislation across the finish line."

CWAG encourages incoming and returning legislators from both parties to review the new findings and renew their commitment to advancing copay accumulator protections during the 2027 legislative session.

The full peer-reviewed study is available through *Health Affairs Scholar*. An educational infographic summarizing the findings, including a QR code linking directly to the research, is attached to this release.

ABOUT CWAG

The Coalition of Wisconsin Aging & Health Groups (CWAG) is a nonprofit, nonpartisan organization dedicated to improving the quality of life for Wisconsin's aging population through advocacy, education, and legal services. More info on CWAG can be found at www.cwag.org.