

LLS 2016 State Issue Priorities: Promoting Access to Quality, Affordable Care

Out-of-Pocket Rx Costs

- **Cost-sharing Limits** – LLS is advocating for state laws and regulations limiting the amount that insurance plans can require patients to pay for prescription medications. Our objective is to ensure that neither coinsurance nor high deductibles – both very prevalent in state-regulated health plans – prohibit patients from accessing the medications prescribed to them.
- **Oral Therapy Parity** – LLS continues to push for state laws that promote fairness and innovation by preventing insurance plans from requiring patients to pay significantly more out-of-pocket for cancer medications based simply on how those drugs are administered. As of 2016, forty states and the District of Columbia have enacted these laws.

Marketplace Oversight for Health Insurance

The Affordable Care Act has led to the establishment of a range of new consumer protections that have significantly improved the quality of health insurance plans available across the nation. But patients will see little benefit from these new protections if state and federal agencies do not implement them. For that reason, LLS is conducting an outreach project targeting regulators in key states, to help facilitate proactive and comprehensive enforcement of these important patient protections. We'll be focused on the following policy areas, as these are of particular value to patients living with cancer.

- **Discrimination** – LLS is supporting strong enforcement of rules that prevent health insurers from designing plan coverage in order to deter blood cancer patients from joining their plans.
- **Transparency** – LLS is working to ensure that blood cancer patients have all the information they need to make a decision on which plan is right for them, including which drugs are covered, how much patients have to pay out-of-pocket for various services, and which providers are participating in the plan.
- **Network Adequacy** – LLS is advocating for regulators to adopt and enforce standards that determine whether an insurance plan's number and type of health providers are sufficient to ensure patients have timely access to the care they need.

For more information on these LLS priorities, please contact Marialanna Lee, Senior Director, State Government Affairs, at Marialanna.Lee@lls.org.