



May 12, 2026

Senator Mary Cavanagh, Chair
Senate Committee on Finance, Insurance, and Consumer Protection
Room 1200, Binsfeld Office Building
201 Townsend Street
Lansing, MI 48933

Dear Chair Cavanagh and Members of the Senate Committee on Finance, Insurance, and Consumer Protection,

The Michigan Society of Hematology and Oncology (MSHO) and the Association for Clinical Oncology (ASCO) are pleased to support **SB 914**, which would prohibit health carriers in the state from utilizing co-pay accumulator programs and allow patients with cancer to save on their out-of-pocket costs.

MSHO and ASCO are committed to supporting policies that reduce cost while preserving quality of cancer care; however, it is critical that such policies be developed and implemented in a way that does not undermine patient access. Co-pay accumulator programs target specialty drugs for which manufacturers often provide co-pay assistance. With a co-pay accumulator program in place, a manufacturer's assistance does not apply toward a patient's co-pay or out-of-pocket maximum – **meaning patients will experience increased out-of-pocket costs and take longer to reach required deductibles and out-of-pocket limits.**

Co-pay accumulator programs allow insurers and PBMs to “double dip” by receiving the manufacturer's co-pay assistance and still requiring the patient to pay their full cost-sharing amount. The patient receives no financial benefit, while the insurer or PBM profits twice. Co-pay accumulator programs lack transparency and are often implemented without a patient's knowledge or full understanding. These programs remove a critical safety net for patients, many of whom are facing life-threatening illnesses and financial barriers to care. Many patients face prohibitive out-of-pocket expenses, with the average cost of cancer care exceeding \$42,000 in the year following diagnosis. [Research](#) has found the financial burden of care leads patients to delay prescription refills, use less medication, or skip doses entirely, ultimately leading to **poorer health outcomes and greater financial costs.**

MSHO and ASCO are encouraged by the steps SB 914 takes toward eliminating co-pay accumulators in Michigan and **we strongly urge the Committee to pass it.** For a more detailed understanding of our policy recommendations on co-pay accumulator programs, we invite you to read the [ASCO Policy Brief on Co-Pay Accumulators and Co-Pay Maximizers](#). We welcome the opportunity to be a resource for you. Please contact Nick Telesco at ASCO at Nicholas.Telesco@asco.org or Mary Kay Makarewicz at MSHO at mmakarewicz@msho.org if you have any questions or if we can be of assistance.

Sincerely,

Philip Kuriakose, MD, FACP
President
Michigan Society of Hematology and Oncology

Lynn Schuchter, MD, FASCO
Chair of the Board
Association for Clinical Oncology

Dedicated to promoting exemplary care for patients with cancer and/or blood disorders through advocacy, education, and research, MSHO represents over 2,000 healthcare professionals in private practice, academic medical centers, and hospital-based clinics throughout the state. ASCO is an organization representing physicians who care for people with cancer. With over 50,000 members, our core mission is to ensure that cancer patients have meaningful access to high quality cancer care.