

# FLORIDA



**63% of marketplace plans in Florida have copay accumulator adjustment policies that harm patients.**

**Florida gets a D** because 10 out of 16 plans are harming patients by including copay accumulator adjustment policies.

AmeriHealth Caritas Next, AvMed, Florida Blue (BC BS), Capital Health Plan, 22Health, Florida Health Care Plan, Health First Commercial Plans, Florida Blue HMO (Health Options), Oscar HMO of Florida, and UnitedHealthCare include copay accumulators

## The Issue

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Copay accumulator adjustment policies undermine important patient protections and make it more difficult for people trying to manage a chronic illness to afford medicines they need.

Health insurance companies and pharmacy benefit managers (PBMs) pocket copayments made for enrollees using third-party copay assistance but don't credit the payments to the enrollee's annual deductible or out-of-pocket limit.

While AmeriHealth Caritas Next, AvMed, Florida Blue (BC BS), Capital Health Plan, 22Health, Florida Health Care Plan, Health First Commercial Plans, Florida Blue HMO (Health Options), Oscar HMO of Florida, and UnitedHealthCare have copay accumulator adjustment policies, Ambetter, Cigna, Molina, WellPoint, and Sunshine State Health plans do not.

## The Solution

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State regulators and policymakers need to ensure that patients are protected.

The insurers that still include copay diversion policies must end this practice immediately. And Florida legislators can protect their constituents with chronic illnesses by joining other states by enacting legislation to protect residents from the harmful practices of copay accumulator and copay maximizer policies.

Such legislation would ensure all those living in Florida with state-regulated insurance plans are protected.

While advocates work to advance a law in Florida, a federal rule already requires all private health insurance plans, including marketplace and employer-sponsored health plans, to count copay assistance toward patient cost-sharing limits in most cases. The plans listed above have copay diversion policies contrary to this rule. Florida insurance regulators can ensure health insurers and pharmacy benefit managers comply with federal rules.

The HELP Copays Act is a federal bill that would enact these same protections in federal law to protect people living with chronic illness with individual and employer health plans. Senators and Members of Congress from Florida should support this patient-centered legislation and urge its enactment.

## More About Copay Accumulator Adjustment Policies and Vulnerable Patients

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Millions of Americans with serious and complex chronic illness endure long and expensive medical journeys to diagnose their condition and find the best medicine to treat it. But when those medicines are considered “specialty medications,” their cost can be prohibitive, even with insurance. That’s why many people turn to copay assistance programs to help afford their share of the cost.

Copay accumulator adjustment and copay maximizer policies allow insurers and pharmacy benefit managers (PBMs) to keep payments made on an enrollee’s behalf without counting those payments toward the enrollee’s annual deductible or out-of-pocket limit. These policies undermine access to lifesaving prescription drugs for people living with serious, complex, chronic illnesses.

Read the full report from The AIDS Institute here:  
[www.theaidsinstitute.org/copays/TAI-copay-report-2026](http://www.theaidsinstitute.org/copays/TAI-copay-report-2026).