NATIONAL ALLIANCE FOR CAREGIVING

Help Ensure Lower Patient (HELP) Copays Act:

What It Could Mean for Family Caregivers

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For America's 63+ million family caregivers, caregiving can bring significant financial strain on top of the physical and emotional demands. Nearly half (47%) have experienced at least one negative financial impact, including taking on debt, draining savings, or struggling to afford basic needs such as food or housing. Caregivers may also shoulder copays, coinsurance, premiums, and prescription costs for the people they care for or themselves, adding to already stretched household budgets.

Copay assistance is intended to help patients and families afford needed medications. But copay accumulator programs can create a gap between the assistance patients receive and what their health plans count toward deductibles and annual out-of-pocket maximums. When assistance runs out without reducing the remaining cost-sharing obligation, families can face a sudden increase in costs, sometimes mid-year. For caregivers, that can mean taking on more debt, drawing further from savings, or making difficult choices.

The bipartisan HELP Copays Act (H.R. 6423 / S. 864) would close this gap by requiring health plans to count qualifying third-party financial assistance, including manufacturer coupons, discount cards, and charitable aid, toward patients' deductibles and annual out-of-pocket maximums. By ensuring that assistance counts toward what patients owe, the legislation could make health care costs more predictable and reduce one source of financial strain for caregivers and the families they support.

Key Data Point

47%

of family caregivers have experienced at least one negative financial impact.

The Compounding Costs of Caregiving

Family caregiving can take a toll on caregivers' physical and emotional health, while also creating financial strain. Caregivers often balance complex care responsibilities with their own health needs, and the demands can accumulate over time. Forty percent of family caregivers live with two or more chronic health conditions themselves, while nearly one in four are coordinating care for more than one person. At the same time, 73% of care recipients have two or more health conditions, adding complexity to the care caregivers provide.

Caregivers often balance complex care responsibilities with their own health needs, and the demands can accumulate over time.

> **In a Caregiver's Words**
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> "All of her care costs. She paid for some, but I footed the bill out-of-pocket for the last 10 years and 9 months."
>
> —Jessica, Virginia | Caregiver to her mother with Alzheimer's Disease

Each condition adds another specialist, another prescription, another round of insurance paperwork, and for caregivers already stretched thin, one unexpected bill can turn manageable strain into crisis. It's no surprise that nearly 60% of family caregivers spend time advocating with health care providers, service agencies, and insurance companies, which adds a heavy administrative burden to an already demanding role.

Caregivers spend an average of $7,200 a year out of pocket on care, and 18% describe caregiving as a high financial strain. Costs do not stay contained to the moment: they ripple forward, eroding a caregiver's financial security.

The financial consequences are substantial. Nearly 30 million caregivers report at least one negative financial impact from caregiving. Thirty-one percent have stopped saving, 1 in 4 have drained short-term savings, 23% have taken on debt, and 13% have tapped retirement accounts. Fourteen percent are unable to afford basic expenses like food. African American/Black, Hispanic/Latino, lower-income, and younger caregivers experience disproportionate levels of financial strain, highlighting how caregiving can deepen existing inequities in health and financial security.

31%	1 in 4	23%	14%
stopped saving	drained savings	taken on debt	unable to afford basic expenses

Adding to Caregiver Strain: Copay Accumulators

Many caregivers rely on drug manufacturers' copay cards, coupons, or charity assistance to keep medications affordable. Some insurers have adopted copay accumulator programs in part as a cost-management strategy. For patients who rely on financial assistance, however, these programs can mean that payments made on their behalf do not count toward their deductible or annual out-of-pocket maximum.

For family caregivers helping manage a loved one's care while managing their own health, this can create additional financial and administrative burdens, potentially leaving families responsible for higher out-of-pocket costs and making it harder to manage already significant caregiving expenses.

How the HELP Copays Act Helps Family Caregivers

The HELP Copays Act closes the gap between the financial assistance a patient receives and what their health plan counts toward their deductible and annual out-of-pocket maximum. Without these protections, patients, including caregivers themselves, may use manufacturer copay assistance to afford their medications but still face their full cost-sharing obligations once that assistance runs out, creating a potentially significant financial cliff later in the year.

By requiring qualifying third-party financial assistance to count toward a patient's cost-sharing obligations, the bill could provide greater predictability in health care costs and reduce the financial burden on families managing costly care. For family caregivers, this could mean less risk of having to absorb unexpected out-of-pocket expenses for the people they care for, while also protecting resources needed to meet their own prescriptions, health and household needs.

Closing a Costly Gap for Families

For America's 63+ million family caregivers, the HELP Copays Act could mean greater predictability when managing health care costs and less risk of having to absorb unexpected prescription expenses themselves. For caregivers already navigating debt, reduced savings, and the broader financial costs of providing care, ensuring that financial assistance counts as intended could help prevent one more avoidable financial setback.

Sources

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NATIONAL ALLIANCE FOR CAREGIVING

The National Alliance for Caregiving (NAC) is a catalyst for change, transforming how the United States recognizes, supports, and values our 63+ million family caregivers providing complex care. Through our nationally recognized research and advocacy for the first-ever National Strategy to Support Family Caregivers, we drive the policy, system, and culture change needed to make family caregivers a national priority. To learn more, visit caregiving.org.

About the Policy Explainer Series

The Policy Explainer Series, a cornerstone of the National Alliance for Caregiving's Healthcare Access, Affordability & Innovation Project, translates complex healthcare legislation and policy into plain terms - spelling out what it means for family caregivers. Designed for caregivers, patient advocates, and policymakers alike, each explainer pairs plain-language summaries with caregiver-focused analysis, data from Caregiving in the US 2025, and real caregiver stories - connecting policy to the realities of caregiving.