

HEALTH

# Biden Administration Misses Big Chance to Reduce Prescription Drug Costs

By Carl Schmid

President Biden has repeatedly promised to make health care more affordable. And his administration has taken some important steps. But sadly, officials at the Centers for Medicare and Medicaid Services just passed up an opportunity to save patients millions at the pharmacy.

In December, CMS released a draft of its annual rule regulating how private insurance plans must operate in the year ahead.

Some of what CMS has proposed will certainly benefit many patients. For example, the new rule requires insurers who operate on the federal health exchange to include among their offerings standardized plans that include fixed-dollar-amount "copays" rather than "coinsurance."

The proposed rule also warns insurers against requiring high coinsurance rates for all of the medications prescribed to treat a particular health condition. It clearly states that insurers cannot discriminate against beneficiaries based on their health condition and expected health needs.

But in one key area, the proposed rule falls short -- in a way that would be easy for CMS to rectify with a small revision when the rule is finalized.

The problem concerns how insurers treat the financial assistance that drug makers often provide directly to patients. This assistance totaled \$14 billion in 2019 -- reducing patients' costs and thus helping them afford their pre-

scriptions and follow their doctors' orders.

The proposed rule, however, allows insurers not to count this patient assistance toward a policyholder's annual out-of-pocket maximum. That's an option more and more insurers are taking advantage of.

To understand how unfair this is, consider a hypothetical. If a working-class patient receives \$1,000 from a relative, or a local charity, to help cover a copay or coinsurance, insurers would count that spending towards her out-of-pocket maximum. But if the patient receives the same \$1,000 from a drug company, those insurers wouldn't count it.

By refusing to do so, insurance companies both collect the \$1,000 in financial assistance from the drug manufacturer while at the same time requiring the patient to pay that amount out-of-pocket.

The issue of how to treat this copay assistance directly impacts patients' health.

If taken properly, prescription drugs keep patients healthy and out of hospitals and doctors' offices. But when patients fail to take their medicines due to cost concerns, they end up sicker, often requiring expensive hospital care.

Copay assistance can boost drug adherence and thus lower overall health spending -- but only if patients can actually realize the savings.

Twelve states and Puerto Rico have already passed laws requiring insurers



to count manufacturer copay assistance toward beneficiaries' annual out-of-pocket maximums.

But it's a national problem and needs a national solution. In Congress, Reps. Donald McEachin (D-VA) and Rodney Davis (R-IL) have introduced a bipartisan bill, HR 5801, to address it directly by law. In the meantime, the Biden administration could easily solve it by revising the final rule -- a big step toward fulfilling its promise to make drugs more affordable.

*Carl Schmid is executive director of the HIV+Hepatitis Policy Institute, which promotes high-quality, affordable health care for people living with or at risk of HIV, hepatitis, and other serious and chronic health conditions. Follow the HIV+Hepatitis Policy Institute on Twitter: @HIVHep*

# Black Cowboys

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passed through. Blacks were barred from eating at certain restaurants or staying in certain hotels, but within their crews, they found respect and a level of equality unknown to other African-Americans of the era.

Freed blacks skilled in herding cattle found themselves in even greater demand when ranchers began selling their livestock to Northern states, where beef was nearly ten times more valuable than it was in cattle-inundated Texas. The lack of significant railroads in the state meant that enormous herds of cattle needed to be physically moved to shipping points in Kansas, Colorado and Missouri. Rounding up herds on horseback, cowboys traversed unforgiving trails fraught with harsh environmental conditions and attacks from Native Americans defending their lands as they were stolen.



"Stage coach" Mary Fields

Just like their more widely known white counterparts, African-Americans cowboys generated their own rouges gallery of infamous outlaws. Names like Addison Jones, "Stagecoach" Mary Fields, Charlie Willis (who wrote Good-bye, Old Paint), Isom Dart, and Bob Lemmons.

Crawford "Cherokee Bill" Goldsby was every bit as ruthless as Jesse James or Billy the Kid. The son of a Cherokee mother and an African-American "Buffalo Soldier" from the 10th Cavalry, Goldsby supposedly committed his first murder at the age of 12, shooting his brother-in-law during an argument over chores. He avoided serious punishment due to his age, but then shot someone else when he turned 18 and had to flee his hometown.

John "The Texas Kid" Hayes born in Waco, Texas, the outlaw always kept an eye out for "Whites Only" signs on drinking establishments in towns he passed through. When he spotted one, he would enter and ask for a drink. If the bartender refused, he got his revenge by riding his horse into the bar and shooting out all the lights before hightailing it out of town.

The era of cowboys in general and cattle drives in particular ended around the turn of the century. Railroads became a more prominent mode of transportation in the Western US and barbed wire was invented. By 1900 Native Americans were almost all relegated to reservations. All of these factors decreased the need for cowboys on ranches. These changes left many cowboys, particularly African-Americans who could not easily purchase land, in a rough position as the factors that created demand for their services dried up.

Popularized across the United States in 1873 by Buffalo Bill Cody, "Wild West Shows" showcased skills and characters of the Western United States in the form of a traveling performance including rodeo roping, Native American dances, and other acts. Among these traveling shows, African-American cowboy Jesse Stahl was famous for his saddle riding, a defining aspect of rodeos. Racism was common in rodeo competitions, and terms such as "harder to cover" could be used to mask racism in rodeo competitions under the guise that white riders had more difficult horses.

Black rodeo riders would often be compared to animals, given nicknames reflecting African animals and using animal metaphors not found in descriptions of white rodeo performers. [\*] In response to their treatment and Jim Crow laws, Black cowboys formed "soul circuits," later organized as the Southwestern Colored Cowboys' Association, with the largest number of African-American cowboys participated in rural communities along the coast of Texas up to the 1940s. [\*]

Today's black cowboys are aiming to set the historical record straight and teach a younger generation to ride.

## HOW AMERICA'S BLACK COWBOY POPULATION IS FIGHTING ERASURE

With the raucous crowd, sunny arena, and pervasive scent of warm hay, this is a typical moment at a small-town rodeo. Except for one thing: All the contestants and nearly everyone in the stands are black. The Bill Pickett Invitational markets itself as the only all-black nationally touring rodeo in the United States. Every year, it threads its way through several of the country's more deeply rooted black communities, including Memphis, Los Angeles, Atlanta, and Washington, D.C.

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# Breathe Easier: 10 Everyday Ways To Open Your Lungs

Lung health is vital for a person's overall health, especially now during a pandemic when the virus trying to attack the lungs, its critical to improve and maintain maximum lung health.

Respiratory problems such as asthma, chronic obstructive pulmonary disease, emphysema, and bronchitis affect millions of Americans. Poorly functioning lungs decrease oxygen flow to the rest of your body and compromise stamina, as well as increasing the risk of pneumonia, lung cancer and other potentially fatal lung diseases.

## How to Open Up Your Lungs

The best advice for anyone concerned about having healthy lungs is, of course, not to smoke. Here are 10 tips on how to open up your lungs and keep your lungs strong and healthy:

1. Controlled Coughing It may not sound like it, but coughing is the body's way of naturally expelling toxins that it has trapped in mucus. Controlled coughing loosens excess mucus in the lungs, sending it up through the airways and eventually out of your body.

Doctors recommend you perform this exercise to help clear lungs:

- sit down on a chair with the shoulders relaxed, keeping both feet flat on the floor
- fold the arms over the stomach
- slowly inhale through the nose
- slowly exhale while leaning forward, pushing the arms against the stomach
- cough 2 or 3 times while exhaling, keeping the mouth slightly open
- slowly inhale through the nose
- rest and repeat as necessary

2. Take a fish-oil supplement every day. Most airway problems, including



asthma, are related to inflammation. Omega-3 fatty acids, which are the main ingredient in fish-oil supplements, reduce inflammation.

3. Breathe from your belly for at least five minutes every day. This kind of breathing, called diaphragmatic breathing, involves training and strengthening your diaphragm so it requires less effort to take in each breath. To do it, inhale deeply through your nose, filling your lungs from the bottom up. If you're doing it right, your stomach will poosh out. Exhale and repeat.

4. Brush your teeth twice a day and floss after every meal. Seems the state of your gums makes a difference when it comes to your lungs. Researchers at the State University of New York in Buffalo found patients with periodontal, or gum, disease were 1 1/2 times more likely to also have COPD. Plus, the worse the gum disease, the worse the lung function, suggesting a direct cor-



relation between the two.

5. Steam therapy. Steam therapy, or steam inhalation, involves inhaling water vapor to open the airways and help the lungs drain mucus.

People with lung conditions may notice their symptoms worsening in cold or dry air. This climate can dry out the mucous membranes in the airways and restrict blood flow.

Additionally, steam adds warmth and moisture to the air, which may improve breathing and help loosen mucus inside the airways and lungs. Inhaling water vapor can provide immediate relief and help people breathe more easily.

6. Wear a face mask or even a gas mask when working around toxic dust or fumes. Occupational exposure is a major hazard to lung health. Even simple household tasks like sanding paint

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# What To Do If You Are Caring for Someone With COVID

If you are caring for someone with COVID-19 at home or in a non-health-care setting, follow this advice to protect yourself and others. Learn what to do when someone has symptoms of COVID-19 or when someone has been diagnosed with the virus. This information also should be followed when caring for people who have tested positive but are not showing symptoms.

\*Note: Older adults and people of any age with serious underlying medical conditions are at higher risk for developing more severe illness from COVID-19. People at higher risk of severe illness should call their doctor as soon as symptoms start.

## Provide support

- Help cover basic needs
- Make sure the person who is sick drinks a lot of fluids and rests
- Help the person who is sick follow their doctor's instructions for care and medicine.
- For most people, symptoms last a few days, and people usually feel better after a week.
- See if over-the-counter medicines for fever help the person feel better.

- Make sure the person who is sick drinks a lot of fluids and rests.
- Help them with grocery shopping, filling prescriptions, and getting other items they may need. Consider having the items delivered through a delivery service, if possible.
- Take care of their pet(s), and limit contact between the person who is sick and their pet(s) when possible.
- Watch for warning signs
- Have their doctor's phone number on hand.
- Use CDC's self-checker tool to help you make decisions about seeking appropriate medical care.
- Call their doctor if the person keeps getting sicker. For medical emergencies, call 911 and tell the dispatcher that the person has or might have COVID-19.

## When to seek emergency medical attention

Look for emergency warning signs\* for COVID-19. If someone is showing any of these signs, seek emergency medical care immediately:

- Trouble breathing

# Caring for



- Persistent pain or pressure in the chest
- New confusion
- Inability to wake or stay awake
- Pale, gray, or blue-colored skin, lips, or nail beds, depending on skin tone

\*This list is not all possible symptoms. Please call your medical provider for any other symptoms that are severe or concerning to you.

Call 911 or call ahead to your local emergency facility: Notify the operator that you are seeking care for someone who has or may have COVID-19.