

Good afternoon, thank you for giving me an opportunity to support House Bill 2181.

While caring for my mother at her home, I had an accidental fall down a flight of stairs. I have no memory of how the fall happened. One minute I was in the kitchen peeling an apple, the next thing I remember I was at the bottom of the staircase.

The fall took place late at night. Once I regained consciousness, I realized I had either broken or severely sprained my wrist. Because my sister and I share care for my mother, I knew my sister was coming in the morning to care for mom. Also I believed I only had a sprained wrist so I waited until 7:00 am to call her saying what happened. She and her husband arrived about an hour later. My brother-in-law took one look at my wrist and said he thought it was broken but also wondered about my black eye and that I had vomited. My sister immediately took me to St Vincent's. The emergency room doctor listened to the events that happened, and decided a head scan was necessary.

Upon reading the scan the doctor returned to me and said, you have a subdural hematoma and need to be sent to a trauma hospital.

I was sent via ambulance in an induced coma to Emmanuel Hospital, and knew nothing more until after the surgery. I had emergency surgery on my brain to relieve the bleeding and was told I was very lucky since this was life threatening. During the surgery the trauma doctors addressed the brain bleed as well as my wrist.

After 1 ½ days in ICU I was moved to a hospital room. During my recovery an assistant to the doctor that worked on my wrist came to my room to ask me if I wanted the doctor to continue with either setting my wrist or surgery. She wanted me to know that if this doctor continued the doctor was out of my insurance in-network, and I would need to pay an additional \$10,000 deductible because the doctor was out of network. I thought because this was an emergency situation and I had no choice, Lifewise would pay in-network.

Because of the in-network out-of- network provision I decided to delay my wrist surgery in order to choose an in-network doctor. Because of that delay the recovery was longer for my wrist. I was also recovering from

brain surgery. It was a difficult time health wise.

After leaving the hospital, I talked with my insurance company with regard to networks. They refused to pay for additional up charges for the out-of-network doctors even though it was a trauma situation. After hiring an attorney, Lifewise did pay some of the expenses in net work, but the doctors' up-charges were far from covered.

The billing company TSBilling, which bills for the trauma doctors at Emmanuel immediately put a lien on my house for recovery of their bills.

I now have bills exceeding an additional \$20,000. I have already paid the \$11,000. plus the different doctor up charges as well as a lien against my house. All because of an accident that turned into a trauma situation causing out-of-network charges.

A year later, Lifewise sent a letter to its members stating that they only cover in-network at Providence hospitals. Legacy or OHSU are the only trauma hospitals in the Portland area so, that leaves any Lifewise member in an out-of-network situation if they find themselves in a trauma situation at either of those hospitals.

I fully support House bill 2181 because it will avoid this unfair in-network or out-of-network provision as it would require insurance companies to accept the insurer's payment in full in a trauma situation.

Thank you,

Jacque Bryant

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LIFEWISE | **HEALTH PLAN OF OREGON**P.O. Box 327
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August 1, 2012

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Jacqueline S Bryant
5575 Langford Ln
Lake Oswego OR 97035-2211

Dear Jacqueline S Bryant:

LifeWise Health Plan of Oregon is committed to your health and the health of all of our members and all Oregonians. That commitment means that we play a critical role in ensuring that healthcare services are both accessible and affordable for years to come. Our relationships with consumers, employers and healthcare practitioners provide distinctive opportunities to improve the quality of care and help reduce medical costs. As a valued member of LifeWise, we are reaching out early about changes coming throughout the next year.

Many organizations are looking for ways to reduce costs and improve quality. We are choosing to take a leading role by focusing on two key areas:

- your health and helping you use the healthcare system most effectively; and
- working with doctors and hospitals to provide affordable access to quality care.

We know your health is important to you. Your active participation in managing your own health is crucial to maintain and improve your health.

We are dedicating our full energy to efforts that we know will help you make a positive difference in your health. To that end, we are gearing up to expand our current offerings with new tools such as:

- healthy eating programs
- physical activity programs where you build your own incentives and rewards
- personalized health tools to support your health on your terms

Supporting healthy lifestyles will also help to slow the rise of healthcare costs. This is one way we are working to control costs. Another is by improving the opportunities for better health and reducing costs within our hospital network. One of these efforts is the start of a closer alignment with Providence Health and Services.

Beginning in July 2013, Providence, along with Tuality Healthcare in Hillsboro and PeaceHealth Southwest Medical Center in Vancouver will become LifeWise's exclusive in-network hospital systems in the Portland/Vancouver area.*

Providence shares our commitment to redesigning healthcare to improve quality and enhance members' ability to maintain good health. Our close alignment will provide distinctive opportunities to develop programs and services that directly benefit the health and care of our members, leading toward a more sustainable system.

* Portland/Vancouver area is defined as Clackamas, Clark, Multnomah and Washington counties

To help you prepare for this change, please be aware of the following important details associated with this change:

- Effective July 1, 2013, Providence (and Tuality Healthcare) will provide in-network hospital services to our members seeking care in the Portland area. You may continue to seek care at an out-of-network hospital but will incur higher out of pocket costs if you choose to do so.
- In addition to the more than 200 primary care physicians available through the Providence and Tuality hospital systems, in the Portland area you will also have access to nearly 4,000 independent healthcare practitioners that are part of the LifeWise network. This includes more than 500 primary care physicians.
- This change impacts hospital services within the Portland area only. There are no changes outside the Portland/Vancouver area. PeaceHealth Southwest Medical Center will also remain in-network in the Vancouver area.

Details on these changes are available at lifewiseor.com/together. You may also call Customer Service at 888-739-1768 for more information and assistance if you are thinking about potential changes in where you receive care. We will send additional updates about the new health improvement tools, programs and Portland area hospital network to you over the next several months.

Our vision is to help create a system that delivers affordable, accessible, high quality healthcare services for all of our members. We thank you for being a LifeWise member and joining us on this important journey.

Sincerely,



Majd El-Azma
President/CEO
LifeWise Health Plan of Oregon



Legacy Health
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Portland, OR 97209
503.415.5600 phone
503.415.5777 fax

Dear Legacy Health patient,

Our records indicate that you have (or recently had) coverage with LifeWise Health Plan of Oregon or Washington. We at Legacy Health value the relationship we have had with you and have been proud to be your choice of health care provider. Unfortunately, if you have LifeWise coverage, your choice to use Legacy doctors, hospitals and laboratory services will soon be taken away. Starting July 1 of next year, you will have to pay out-of-network penalties to use your Legacy physician or hospital. Your insurance plan will instead limit you to Providence, Tuality, or PeaceHealth Southwest Washington.

LifeWise bills this change as a means of "improving health and lowering costs." There is no basis for suggesting that care at Providence is superior to or less expensive than that at Legacy. In fact, Legacy is a nationally respected, high-quality health system.

You *do* still have choices. You can let LifeWise know that you want to choose your health care provider:

- You can call the LifeWise Customer Relations line: 888-739-1768
- You can send a letter to: Lifewise of Oregon, Complaints Department, PO Box 7709, Bend OR 97708
- You can also post a comment on the LifeWise of Oregon Facebook page:
<https://www.facebook.com/lifewiseor>

You also may be able to choose a different health plan. Most major plans include Legacy Health doctors and hospitals. If your employer offers multiple options, you may want to review

them to see if Legacy is included. If your employer only offers LifeWise, you may want to ask them why and request that they add options that include Legacy.

Note: If you have Blue Cross coverage through Premara (the parent company of Lifewise), your "blue card" will allow you to access Legacy services without interruption.

We at Legacy Health value you as a patient and are committed to providing you with the highest quality of care. Should your insurance plan allow access to Legacy Health, we look forward to caring for you in the future.

Sincerely,

Legacy Health