



National
Multiple Sclerosis
Society

Oregon Chapter

Testimony before the Senate Health Care and Human Services Committee in
favor of Senate Bill 165

March 21, 2013

Chair Monnes Anderson, Vice-Chair Kruse, and members of the Committee:

The National Multiple Sclerosis Society addresses the challenges of each person affected by multiple sclerosis (MS) by funding cutting-edge research, and providing programs and services designed to help people with MS and their families move forward with their lives. The Oregon Chapter represents more than 7,600 individuals with MS and their families.

Multiple sclerosis is an unpredictable, often disabling disease of the central nervous system. MS can include a variety of symptoms such as: blurred vision, loss of balance, poor coordination, slurred speech, tremors, numbness, extreme fatigue, cognitive difficulties, and even paralysis and blindness. These symptoms might come and go, or they might be permanent. MS cannot yet be cured.

The National MS Society supports Senate Bill 165, which adds definitions for "cost-sharing" and "essential health benefits" to the Insurance Code. It is important that we limit cost-sharing amounts for essential health benefits to the limits set in the Affordable Care Act, limit out of pocket costs, and allow annual out of pocket costs to be paid in 12 equal installments.

Although many people with MS have health care coverage, 70% of those with health insurance still struggle with the cost of health care and 30% are forced to spend less on food, heat, utilities and other necessities. On average the financial impact of living with MS is \$69,000 per year, and more than half of this amount consists of direct health care costs. One study found that the median out of pocket costs for health care among people with MS was almost twice as much as the general population.

In recent years health plans have increased the amount that enrollees pay for prescription drugs. One practice has been a co-insurance structure where consumers pay a percentage of the drug cost rather than a fixed fee. Individuals have had to face high out-of-pocket costs for prescription drugs and MS therapies placed on "specialty tiers." There are 9 FDA-approved medications that have been shown to slow down the course of MS, and they are often on the "specialty tier." The cost increase at this level is substantial, and percentages have averaged 25%-35%. Individuals have shared that their monthly co-insurance for MS disease modifying medications is \$800-\$1200, and some have stopped their medication as a result.

High out of pocket costs for the first several months of the year would also be prohibitive for many individuals. This bill limits out of pocket costs with a monthly cap of \$495.34 for a single enrollee, or \$995.84 per month for family and multiple enrollee plans. Individuals desire a predictable, affordable monthly amount for their health benefit plan, and no one should jeopardize treatment of multiple sclerosis.

We hope that you will strive to meet the needs and support those in our state who are living with MS. The National MS Society, Oregon Chapter urges your support of Senate Bill 165. Thank you.

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