

**MOLLY'S FUND FIGHTING LUPUS
NANCY HASKIN TESTIMONY FOR SB 165**

March 22, 2012

Good afternoon Madam Chair and members of the Committee.

My name is Nancy Haskin. I live in West Linn, Oregon. I am a lupus patient and am actively involved with Molly's Fund Fighting Lupus. I am here in support of SB 165 to establish a stop-loss requirement, which will limit out-of-pocket costs by adding the definitions for "cost-sharing" and "essential health benefits" to Oregon's Insurance Code.

This bill is very important for all lupus sufferers and anyone with a chronic illness. It helps all of us who have insurance through small groups, commercial or individual plans and have a large out-of-pocket maximum.

This important bill will align Oregon's health insurance and benefit plans with monthly caps, aligning with the annual cost caps provided in the federal Affordable Care Act. Patients that hit their out-of-pocket CAP in month 3 or 4 won't have to pay that CAP at that time. They will be allowed to spread that out over 12 months.

For an average lupus patient, we have out-of-pocket prescription costs ranging from \$4 to 6 thousand dollars per year – monthly it can be hundreds of dollars. Most of us can't afford that. We have to choose which medications will have the biggest impact on our health each month based on our expenses. With the passage of SB 165, more lupus patients will be able to afford all of our needed medications.

The average lupus patient has several overlapping conditions, which might include:

- Nephritis (kidney failure);
- Reynaud's Syndrome (where your hands and feet are constantly cold);
- Crone's Disease (intestinal issues);
- Pulmonary hypertension (heart and lung conditions).

To treat lupus and the overlapping conditions requires multiple drugs. Some of these drugs can be covered with our co-pays and some of them cannot. Thus, we have to choose which ones we can afford.

We encourage you to pass SB 165 to allow us the ability to manage our health care from the best advantage. Capping our out-of-pocket prescription allows us to predict our expenses, manage our resources to cover our costs, and ultimately to give us a better quality of life.

Thank you for your time.