



April 1, 2015

Senate Committee on Health Care

Dear Chair Monnes Anderson and Committee Members:

Fresenius Medical Care North America (FMCNA) operates 38 outpatient dialysis facilities in Oregon, providing life-sustaining dialysis treatments to over 2,300 people with kidney failure. We support SB523 which requires insurers to provide notification to health care providers, upon request or upon submission of a claim for reimbursement, if an enrollee fails to pay a premium for a qualified health plan and is in a grace period.

We also agree with the specific instances in the legislation that describe when insurers would be responsible for claim payments, even if the plan would be terminating due to non-payment.

Finally, we are glad to see the statement about developing educational materials for consumers to aid in the understanding of the grace period and the consequences of non-payment of premiums.

Thank you for taking our comments into consideration.

Sincerely,

A handwritten signature in black ink that reads "Annette Mulcahy".

Annette Mulcahy
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