

3/17/17

To: Senate Committee on Health Care  
Re: Support for Senate Bill 237 with -1 amendment

Dear Chairwoman Monnes Anderson and Members of the Committee,

Our family appreciates this opportunity to express support for SB 237, which seeks to create consumer protections that ensure that patients living with chronic and life-threatening conditions have affordable, predictable out-of-pocket costs for the treatments they need. SB 237 applies the following requirements to state-regulated individual and group insurance plans:

- Each carrier must ensure that a pre-deductible copay is applied to the entire prescription drug benefit in at least 25% of individual and group plans offered in each service area and on each metal tier
- This copay-only benefit design must be reasonably graduated and proportionately related across all tiers of the plan's formulary
- If a carrier offers only one plan in a given metal level within a service area, that one plan must meet the requirements described above

One of our children was born with a rare medical condition, congenital hypopituitarism. His condition will require medications daily, forever. The most expensive of which is a growth hormone injection that he will use daily for his whole life. It costs \$3066.00 per month. The cost will continue to increase as he grows. Growth Hormone is a specialty drug, so coinsurance (our share) is 50%.

McCully's deductible is \$2500.00. We already pay over \$1250.00 per month for health insurance for our family of four. His out of pocket maximum is \$5000.00. It is worth mentioning that each of our other three family members also has a \$2500.00 individual deductible to meet before coverage kicks in.

We are a middle class working family. My husband is a contractor and we run our own small business. I work for a private non profit youth development organization. We are community coaches, volunteers and serve on all kinds of community organizations. We make enough money that we do pay all of our own expenses, without assistance from the state or government. These high costs are truly a strain on our family.

Again, we ask for your support for the important consumer protections outlined in this bill which will ensure that all Oregonians are able to have affordable, predictable out-of-pocket costs for the treatments they need.

Thank you for your time and consideration.

Sincerely,

Sarah Rustan and Mark Woosley

23526 Lewis Dr, Philomath OR

541-760-8655

swoosley@peak.org