

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

Dear Chairwoman Monnes Anderson and Members of the Committee,

Adrenal Insufficiency United supports 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

Many patients in our community have high cost medications for which they have no coverage until a deductible is met. One family reported an individual deductible of \$5,000 another \$3,200. Even after these large deductibles the cost of medication is still high. These large sums are hard for anyone to afford let alone a family or individual with a chronic condition.

Again, Adrenal Insufficiency United urges 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,

Kirsten Norgaard
Adrenal Insufficiency United president and Astoria, OR resident

Jennifer Knapp
Adrenal Insufficiency United director and Springfield, OR resident