



April 12, 2017

Chair Mitch Greenlick
Oregon State Legislature
900 Court St NE, H-493
Salem, OR 97301

Dear Chair Greenlick,

I am asking for your support of HB 2778 that is in your committee at this time. I believe this legislation will assist my industry in effectively treating patients and reducing the amount of unnecessary paperwork that hinders the efficient care of our patients. We are a small, privately-owned sports and pain clinic with approximately 40% of our patients using medical insurance to help cover their treatment costs. I have seen the insurance industry significantly change over that last 5 years and the difficulty in providing the necessary care for our patients at affordable costs has significantly increased.

House Bill 2778 addresses two areas of concern: pre-authorization and differing copays/deductibles for our services. The pre-authorization concern is significant. I have spent many hours on the websites and on the telephone trying to get pre-authorization. The process is not straightforward, and difficult to actually talk with anyone that knows the process. Once I do get pre-authorization, actual payment for our services may or may not occur. It takes hours of time to process insurance claims and many times we are still not paid for services rendered. Most of the insurance plans already require a referral from their primary care physician, chiropractor or specialist, so I do not understand why a third-party entity is overriding the physician's recommendation. This practice is inefficient and definitely not improving patient care.

I have recently noticed higher deductibles have been established, so before the insurance plan pays anything, the full deductible must be met, for many of our patients this is \$2,500 and higher. This truly is cost-prohibitive for most of our patients—they don't have a copay, they must pay the full fee until deductibles are fully met. This truly limits the care for the most "at risk" patients we have at our clinic.

Please consider voting "Yes" for HB 2778 to help us as an industry provide alternative health care to all people that have alternative health care coverage needs.

Sincerely,

A handwritten signature in cursive script that reads "Elaine Diehm".

Elaine Diehm
Office Manager