Testimony submitted via email.

Dear Representative Greenlick,

I am writing you to discuss HB 2778. I have insurance through Moda, and have had insurance through Lifewise and Blue Cross, that I chose because of the chiropractic and acupuncture services they provide(d). However, upon seeking care I found out that the insurance company can deny and/or limit treatment through a "prior-authorization program". This was not disclosed to me prior to choosing my insurance. Prior Authorizations are unfair to me as a customer and costly for the state of Oregon. In denying or limiting my care for services, it potentially forces me to seek pain drugs or other more costly and unneeded care. Prior Authorizations also provide a costly burden on my provider. Please pass HB 2778 for the benefit of the insured patient as well as the providers. Please help remove the barriers for me to get care that I need.

Acupuncture and naturopathic medicine have helped me overcome/manage medical conditions (Celiac, SIBO, hormone imbalances, migraines) that could all have led to serious health impacts, such as diabetes, thyroid disease, obesity, Alzheimer's, and various forms of cancer that my autoimmunity issues are known to cause long-term, when not treated correctly.

In addition, utilizing alternative care options has allowed me to avoid missing work due to pain and illness, while refraining from having to use heavy-duty, and potentially addicting painkillers, that we see the effects of every day when walking through Portland.

I am fortunate enough to have had the money to pay when prior authorization has become a problem, but not everyone is so fortunate. With insurance premium prices going up across the board, people's budgets for healthcare are already depleted. Many depend on the insurance they have to cover their needs. It is vital to address this issue for the good of everyone.

Thank you for taking action in this matter. Sincerely,

Vanessa E. Meyer