

# Protect Oregon's Patients

## Empower Patients - Protect Consumers

### House Bill 4156

When my son Grant was almost two years old, he was diagnosed with brain cancer, and our family faced a lot of unknowns. My husband and I wondered about his prognosis and we also wondered about how our little boy would be impacted for years to come. We soon discovered that the largest unknown around Grant's diagnosis would be the cost of Grant's treatment.

While my family has quality health insurance through my husband's employer, the cost of Grant's treatment has been nearly impossible to estimate. Grant has continually battled many residual effects of both his diagnosis and treatment. The medications he requires just to stay healthy, or even just to survive, are often on the highest tier of formulary coverage. Many of Grant's lifesaving medications are specialty drugs, and ALL of his medications are subject to cost-sharing. As a result, our family is responsible for 10-25% of coinsurance. Simply knowing the percent of coinsurance doesn't help my family know how much we need to budget to afford Grant's medication.

Being a working family, we do our best to estimate the monthly cost of Grant's medication, but despite our best efforts we frequently miss the mark. As a result, I have been forced to make difficult financial decisions to ensure my child gets the medication he needs. January through May tends to be a difficult time for our family. The uncertainty of our monthly out-of-pocket responsibility has made budgeting nearly impossible. The thing about medication coverage is that if you can't afford your out-of-pocket cost, you don't get the medication. We have been forced to figure out how to pay for Grant's lifesaving medication or risk losing our son...every day, every month, every year, for the rest of his life.

If insurance carriers were required to provide consumers with an estimated out-of-pocket cost range for drugs subject to co-insurance, families like mine would have better information to adequately budget for significant out-of-pocket costs. Grant's treatment for cancer and side effects resulting from treatment haven't been easy on our family. The least insurance carriers could do is help families like ours more accurately budget by providing more consistent clarity around our financial responsibility, as well as an abundance of advance notice when those numbers will be changing.

-Becky Crim, Coquille

