



March 25, 2019

Chair Senator Monnes Anderson and Senate Health Committee Members,

My name is Yasuyo Tsunemine. For 15 years, I have worked as a dialysis social worker. I currently work for Fresenius Medical Care. The American Kidney Fund Health Insurance Premium Program (HIPP) has been an important resource to dialysis patients since it started in 1997. The assistance from HIPP helps our patients keep the insurance that is best for them.

The following examples help show the importance of this program in these patients' lives.

I have a patient who recently had multiple hospitalizations and worries how he can afford to pay rent and other expenses, and he told me how much this charitable assistance helped him during this tough time. I have another patient who works full time earning just minimum wage. She receives a tax credit and other cost savings for her current commercial insurance from the state's marketplace. Once she enrolls in Medicare, she will lose the tax credit on her premium. Her current premium is much cheaper than having to pay for the Medicare premium and Medigap premium. She is a single mother of two teenagers. I have another patient who is on COBRA because his family depends on his COBRA for their health care coverage. I have another patient who is undocumented. Due to her legal status, she is not eligible for Medicaid nor Medicare. Commercial insurance from the non-marketplace is her only option for her health insurance.

Our patients have multiple medical challenges and have been receiving various specialty cares. Losing health insurance coverage means not only they will lose access to life-sustaining treatment such as dialysis, but also to other specialty cares.

I am very concerned that this bill could cause these patients and others I work with to lose charitable premium assistance, disrupt their lives, and potentially leave them uninsured or having to apply for Medicaid. Thank you for your attention to this important matter, and I ask you to vote no on SB 900.

Yasuyo Tsunemine, MA MSW LCSW

Fresenius Kidney Care Scholls Ferry #6438

10300 SW Nimbus Ave, Ste P-A

Portland, OR 97223

Phone (503)443-4909

Fax (503)443-4957

yasuyo.tsunemine@fmc-na.com