



March 25, 2019

Chair Monnes Anderson and Senate Health Committee Members,

My name is Nicole Reyes, and I work as an insurance coordinator at Fresenius Medical Care.

Right now, approximately 365 our Oregon Fresenius dialysis patients receive assistance through the AKF HIPP to help pay their insurance premiums. On average, our patients do not receive assistance through the HIPP program until after they have been on dialysis for over 34 months and spent down their resources.

Of the 365 patients currently receiving charitable assistance -

- 247 patients use the assistance for their Medicare or Medigap premiums, and
- 118 patients use the assistance for commercial plans or state Exchange plans. 60 out of the 118 patients are undocumented and rely on off Exchange plans as their only source of insurance coverage.

Of the 365 patients receiving charitable premium assistance, 85 dialyze in your districts (the Senate Committee on Health Care). Of those 85,

- 38 use the assistance to fund Medigap plans to pay the 20% not covered by Medicare.
- 21 patients use the assistance to pay for their Medicare or Managed Medicare premiums.
- 26 patients use the assistance for commercial plans as their primary insurance or as a secondary insurance after Medicare, and 9 of these are undocumented and have no other option for health insurance.

Thank you for allowing me to be here today to talk about this important program and how we interact with our patients around their insurance needs. For the reasons I've identified today, I urgently ask you to vote no on SB 900.

Nicole Reyes
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