February 22, 2021

Senate Committee on Health Care Oregon Legislature Submitted via email in support of SB 439

Dear Committee Chair Deb Patterson and esteemed members Sen. Tim Knopp, Sen. Lee Beyer, Sen. Dallas Heard and Sen. James Manning:

I testify and write to you today to ask you to please affirm Senate Bill 439, which requires health plans/insurers and those acting on behalf of insurers to reduce enrollee cost sharing for prescription drugs by 85 percent of rebates received by insurer.

In October 2013, I was diagnosed with Stage 3 advanced colorectal cancer and received intensive treatments including chemotherapy, radiation, multiple surgeries and ongoing care for radiation side effects. I received extensive inpatient and outpatient treatments throughout my years of cancer treatment. In June 2015, we learned my cancer had metastasized to my right lung and again, I endured surgery and arduous chemotherapy.

I have long lasting, irreversible effects from my treatments which I daily accommodate and work on managing. I celebrated my five years of being cancer free last June 2020.

My personal out-of-pocket exceeded \$55,000. Before my cancer, we had modest personal debt (two used cars and a home mortgage). My treatments cost well in excess of \$500,000. I had/have excellent group insurance and know I am blessed to have this.

I know from my own anecdotal experience (and researching cancer care assistance to benefit the average patient), I am not alone in accruing this level of expense.

While my wonderful cancer care team at Compass Oncology did offer me financial advice, I was not made aware of any patient assistance. I did not take oral medicines that are traditionally covered by pharmaceutical companies' patient assistance programs, of which I became aware after my treatment had finished.

I was not aware that my health insurer was getting rebates from companies regarding my case. I did not get the benefit of any financial assistance as I went through this life changing and difficult experience. To make sure we met our payment schedule to pay off the \$55,000+, we took money from our own savings, our 'rainy-day fund.' We are working hard to pay this off and we have nearly completed meeting this expense.

In effect, my insurance company received potentially thousands of dollars in rebates for my particular case and in my name. As a patient, NONE of this benefit/assistance was ever offered or shared with me to help defray my extensive costs.

I've learned that as many at 10,000 Oregonians are diagnosed or recur with cancer EACH year. I've also learned the average cancer patient is in treatment for 21 months- that's almost two full years of expenses and benefit utilization. So many cancer patients need this help. I want to share my support for Senate Bill 439. The time for this certain and direct help for patients is needed now. Please pass SB 439.

Please let me know if I can answer questions or provide further information.

Sincerely,

Dianne Danowski Smith, Oregon cancer patient