Hello, My name is Michelle Fernandez. I am the mother of 3 boys. Two of the boys with bleeding disorders and a husband with MS. These were not health issues I ever dreamed of or anticipated, but it's what we were given. We do our part to assure the best quality of life for all of us. I support SB560 because it is right. Co-pay cards were created because someone higher up saw a need. They knew that the everyday family faced with chronic illness would not be able to afford their medicine. We didn't create them. Now it seems like the insurance company sees it as a way to get more money. More money from people whose illness requires high-priced medication to treat and live a normal life.