

Thank you Chair Patterson, Vice Chair Hayden and distinguished guests of the committee for taking the time to listen to me today.

My name is Elizabeth Stafford. I live in Portland, Oregon. I am a volunteer representative of NPF (National Psoriasis Foundation) and I am here to give my family's story.

My son, Ethan was diagnosed with Psoriatic Arthritis 9 years ago when he was 8 years old. PA is an autoimmune disease that creates inflammation in the skin and joints. Ethan will most likely have this disease for the rest of his life. After many doctor visits and different medications, Ethan was finally prescribed a medication that worked for him. Ethan has been on this drug for at least 5 years now and is able to live without any pain or swelling. The drug is an injection that is delivered to our home every other week. This medication is \$3,000 per shot. My husband and I are insured but with deductibles and copays, it would still be very expensive for us. That is when we discovered something called Copay Assist, a program that would pay for all but \$5 per prescription. \$5. That is all we paid per shot for almost 5 years.

Last summer, my husband lost his job along with the insurance we had been on. In October we enrolled with another insurance company, which would start November 1st. I went ahead and ordered Ethan's medication, like I normally do, only to be stuck with a bill of \$6,000. I figured this was a mistake, so immediately called the pharmacy, and they told me that our insurance plan has a \$7,000 pharmaceutical deductible. I then called the insurance company. Turns out, our plan does have that high deductible, but I also found out something else. I could use Copay Assist, however it would not go towards the deductible or out of pocket maximum. I had the insurance representative, repeat this three times to me, because my brain wouldn't process the logic. The insurance company would take the Copay Assist, but not put it towards our out of pocket maximum. In other words, they would be getting the money twice.

Then it occurred to me that it was November, only two months from the end of the year. That would mean, we would have to meet our deductible again after January 1st. We would have to pay \$14,000 in less than 4 months.

My husband and I put it on our Credit Card. We were not going to have Ethan miss his very important medication.

Millions of Oregonians have chronic illnesses that require expensive drugs that are literally, in some cases, keeping them alive. My husband and I are fortunate. We are not in a situation of choosing between paying for medicine for our child or paying the rent. Copay Assist Programs are incredibly important and Bill 565 will keep insurance companies from taking advantage of families like mine.

Thank you again, and please support this bill.