

Submitter: AJ McKenna
On Behalf Of:
Committee: Senate Committee On Rules
Measure: SB1089

Our current healthcare system is complex, stressful and costly. We need to create a simple universal health care system. This is why we need the Universal Health Plan Board that is proposed by SB 1809.

I was charged over \$1300 recently for a simple Home Sleep Study test to get a new CPAP machine. I was diagnosed with sleep apnea years ago, but undergoing a Home Sleep Study was a hoop my new provider required me to jump through in order to get a new machine. My old machine broke and my former doctor retired so I had to find a new clinic. I later found out that most sleep clinics in the area charge anywhere from \$460 - \$525 for such a test and I was outraged at how much more I was charged. To make matters worse, my insurance company approved the high cost and put it towards my deductible. I have a high deductible personal health insurance plan from the ACA, that costs over \$1000 a month. Thankfully, I get a subsidy and pay about half that per month.

Also, by asking the DME provider the right questions, I was able to save over \$1000 by buying my CPAP machine directly and not going through my insurance. Had I gone through my insurance, I would have wound up paying over \$1800 out-of-pocket for the same machine. Crazy, right? But true. In essence, insurance did me no good. I strongly urge you to support SB 1809. It would help alleviate these disparities and make things simpler.