



RE: SUPPORT – House Bill 3320, Relating to financial assistance for the cost of health care services.

Good afternoon, Chair and members of the committee.

I am Adam Zarrin, the Director of State Government Affairs for the Leukemia & Lymphoma Society (LLS). Our mission is to cure blood cancers and improve the quality of life of patients and their families.

We are testifying in support of HB 3320.

A blood cancer diagnosis often brings extraordinary financial pressure during and after treatment. It can happen even when patients have insurance coverage.

A patient will rack up insurance premiums, co-pays, co-insurances, travel, and other out-of-pocket costs.

On average, blood cancer patients incur \$156,845 in total medical spending in the twelve months following diagnosis. Their average out-of-pocket spending was \$3,877 (depending on the specific diagnosis).¹

Out-of-pocket costs are a persistent challenge even years into remission.² Several studies show that cancer patients dig into or even deplete savings to pay for their care. Many go into debt due to the cost of their care and are 2.7 times more likely to file for bankruptcy. And these problems are worse for non-white individuals.³

High costs may force patients to delay or forgo treatment. 70% of commercially insured patients abandoned newly prescribed medication when they had to pay more than \$250 for treatment. About 11% of patients with out-of-pocket costs of less than \$30 left their prescriptions at the pharmacy.⁴

This pressure harms cancer patients and their families.

HB 3320 takes necessary steps toward addressing the harm caused to patients and their families by medical debt.

We appreciate the committee's time and consideration of our input and urge your support.

¹ Milliman (2018) The Cost Burden of Cancer Care. *The Leukemia & Lymphoma Society*. Retrieved at: <https://www.lls.org/sites/default/files/Milliman%20study%20cost%20burden%20of%20blood%20cancer%20care.pdf>

² Ibid.

³ Financial Toxicity and Cancer Treatment. National Cancer Institute. Updated September 20 2022. Retrieved at: <https://www.cancer.gov/about-cancer/managing-care/track-care-costs/financial-toxicity-hp-pdq>

⁴ K. Devane, K. Harris, and K. Kelly. (2018) Patient Affordability Part Two: Implications for Patient Behavior & Therapy Consumption. IQVIA. Retrieved at: <https://www.iqvia.com/-/media/iqvia/pdfs/us/us-location-site/market-access/patient-affordability-part-two---implications-for-patient-behavior-and-therapy-consumption.pdf>