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March 21, 2019

The Honorable Laurie Monnes Anderson
Chair, Senate Committee on Health Care
State Capitol, Room 453
Salem, Oregon 97301

RE: National Hispanic Medical Association opposes SB 900

Dear Chair Monnes Anderson and members of the Senate Committee on Health Care,

On behalf of **the National Hispanic Medical Association (NHMA)**, I write in strong opposition to SB 900. This bill is sponsored by insurance companies and harms low-income dialysis patients by limiting what health insurers pay for the care of dialysis patients who receive charitable premium assistance (CPA). These patients are largely minority (59% Latino, African-American and Asian) and low-income (average income less than \$20,000/year). Charitable premium assistance is important for patients on dialysis who prefer to maintain private health insurance but cannot maintain employment or continue paying commercial premiums.

SB 900 slashes private insurers' payments for these patients to Medicare rates, which are below the cost of care. According to a January 2019 report by the payment advisory committee for the federal government (MedPAC), Medicare reimbursement levels are 1.1% *below* the actual cost of providing dialysis care. Because no business can afford to keep its doors open if reimbursements do not cover the cost of care, SB 900 would cause long-term access to care issues in community dialysis clinics.

SB 900 is a windfall for insurance companies but contains no requirements that insurers pass any savings on to consumers. It puts insurance company profits ahead of the health of patients.

SB 900 would have the effect of pushing low-income dialysis patients who receive premium assistance off private insurance and onto Medicare, which they already decided was not the best insurance for them or their families.

We urge you to protect dialysis patients by rejecting Senate Bill 900.

Sincerely,

Elena Rios, MD, MSPH, FACP
President & CEO

cc: Members of the Assembly Health Committee
Kristine Mapile, Consultant, Assembly Health Committee
Alex Khan, Consultant, Assembly Republican Caucus