



Caring Ambassadors Program  
Lorren Sandt, Executive Director  
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**Written Testimony  
Senate Committee on Health Care  
Support HB 4113  
February 26, 2024**

Dear Chair Patterson, Vice Chair Hayden, and committee members,

My name is Lorren Sandt, Executive Director of the Caring Ambassadors Program. The Caring Ambassadors Program is a national nonprofit advocacy organization based in Oregon City, Oregon. Caring Ambassadors has empowered patients to be advocates for their health since 1997. We provide education, support, and advocacy for people living with chronic diseases, focusing on lung cancer and hepatitis C. I sincerely appreciate your commitment to improving access to equitable, affordable healthcare for all Oregonians. Your efforts are commendable, and I urge you to take the next step by banning co-pay accumulators. Vote yes on HB 4113.

Co-pay accumulators, which go by various names such as Benefit Plan Protection Program, Out of Pocket Protection Program, and Specialty Co-pay Card Program, are less patient-friendly than their names suggest. Instead, they only benefit insurers and increase the cost for patients at their most vulnerable point.

Imagine for a moment that we are in a court of law, and I explain that I lent Madonna \$1000, but she couldn't repay me. Her brother paid me back instead, but in my opinion, Madonna still owed me the money because it was not her hard-earned money. As the judge, would you rule in my favor?

Co-pay accumulators amount to double-dipping on the backs of patients by the companies Oregonians are paying to protect them from the false choice of skipping medications or medical bankruptcy.

I urge you to stand against co-pay accumulators and join the 19 other states that have already banned them. Your decision to do so will make health care more affordable and fairer for all Oregonians.

Thank you for your time and consideration.

Sincerely,

A handwritten signature in black ink that reads "Lorren Sandt".

Lorren Sandt