

Thank you Chairpersons and distinguished guests of the committee for taking the time to read my testimony today.

My name is Elizabeth Stafford. I live in Portland, Oregon. I am a volunteer representative of NPF (National Psoriasis Foundation) and I'd like to share my family's story. I shared this story last year, in hopes to pass Bill 565, but unfortunately, it was turned down. Here is what I wrote almost one year ago....

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, as well as being linked to heart disease. Ethan will most likely have this for the rest of his life. After years of many doctor visits and different medications, Ethan is finally prescribed a medication that works for him. Ethan has been on this drug for 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 I 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.

It's one year later and we are still in the same situation. In fact, we have put off ordering his medication this year and have started a GoFundme account. We are asking our friends and family to help us pay for his medications.

Millions of Oregonians have chronic illnesses that require expensive drugs that are literally, in some cases, keeping them alive. People are put in a situation of either paying for their medications or paying their rent. This is wrong. Copay Assist Programs are incredibly important and Bill 4113 will keep insurance companies from taking advantage of families like mine.

Thank you again, and please support this bill.