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On Behalf Of:  
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Measure, Appointment or Topic: HB2540

My child has had debilitating headaches which had not responded to anything that had been tried. Her quality of life was impacted and she was missing quite a bit of school. I

It was determined that teeth grinding at night was probably contributing. The accepted treatment for this is retraining the jaw, provided by a physical therapist. Our insurance would not pay for it, and it was too expensive for us to pay cash.

I then became aware of a massage therapist with specialized training in migraines and concussion recovery. Our insurance does not pay for this either, but nothing else was working, so I started taking my child to see her. They met once a week for a couple of months and then we slowly lengthen the time between appointments. She has not had a headache in 10 months! The out-of-pocket cost for each session is \$95. I have to put it on my credit card, which adds significant interest. I continue to pay my insurance premiums every month, but my insurance company has contributed nothing to addressing her headache problem.

Despite the passage of so-called parity laws, my insurance company contributes next to nothing to my other child's mental health care. Again, I am paying my premiums religiously every month and they are not contributing to this expense.

I need a prescription cream, which my insurance will not pay for, they say it's because the tube is not used up in a measurable amount of time. This is a really expensive prescription..

Paying out-of-pocket for all of these things is a hardship. And it's very frustrating given how high my monthly insurance premiums are. Any help that could enable me to get "credit" for these legitimate, medically necessary out-of-pocket expenses, provided by licensed Oregon professionals, would be a big help